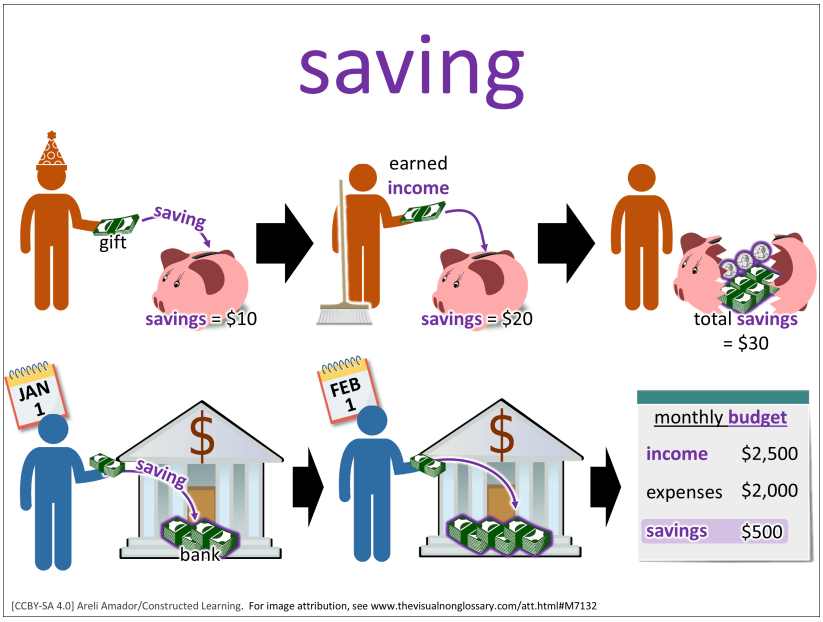
The Visual Non-Glossary™

Saving Money in Everyday Life

The purpose for reading is to understand how savings works within a budget and what factors can affect how much money is saved.

Look Out For:

- Moments when money is added to savings
- How income is used in a budget
- Decisions about spending versus saving
- What affects how much money goes into savings
- Examples of unexpected circumstances that affect money



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Jordan earns money each week by helping neighbors and sometimes gets money as a gift. This money is Jordan's **income**. One week, Jordan earns $40 and uses a **budget** to decide what to do with it. Jordan spends $25 and puts $15 into **savings**. Over time, Jordan sees that the amount of **saving** grows. Even small amounts can help **savings** grow when money is not spent.

Jordan's family also uses a **budget** to manage their **income** and expenses. Some months, they can put more money into **savings**. Other months, unexpected costs make it harder to save. Jordan notices that people do not always have the same amount for **saving**. This is because their **income**, expenses, and unexpected situations can be different. The amount added to **savings** depends on their situation and how they use their **budget**.

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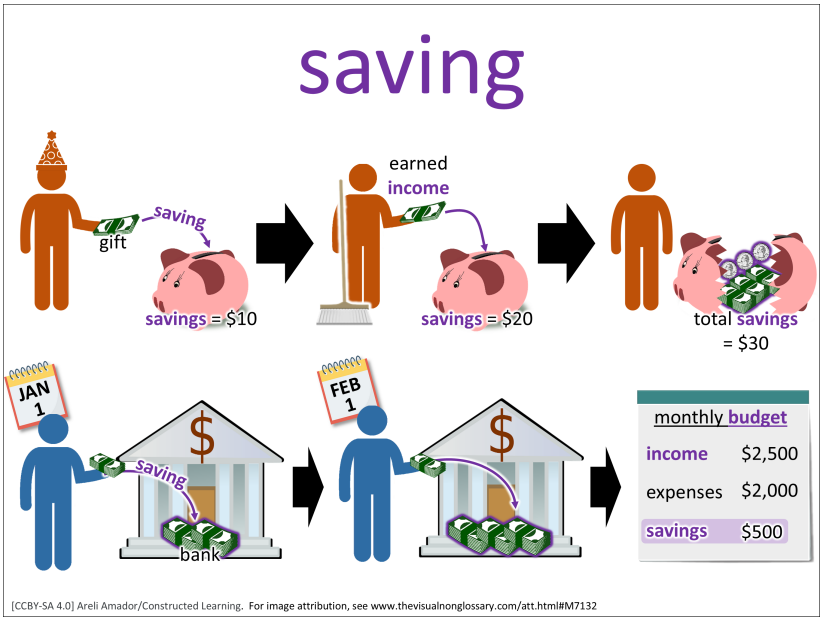

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Jordan earns money each week by helping neighbors with yard work and sometimes receives money as a gift. This money becomes Jordan's **income**. One week, Jordan earns $40 and uses a simple **budget** to decide what to do with it. Jordan spends $25 on needs and wants and puts $15 into **savings**. Over time, Jordan notices that each time money is added, the total amount of **saving** grows. Even small amounts added regularly can increase the total **savings**, especially when Jordan chooses to spend less in certain weeks.

At the same time, Jordan's family also uses a **budget** to manage their **income** and expenses. Some months, they have more money available to put into **savings**. In other months, unexpected costs make it harder to set money aside. Jordan begins to notice that people do not always have the same amount left for **saving**. This is because their **income**, expenses, and unexpected circumstances, like emergencies or sudden costs, can be different. This shows that the amount of money someone can add to their **savings** depends on their situation and how they use their **budget**.

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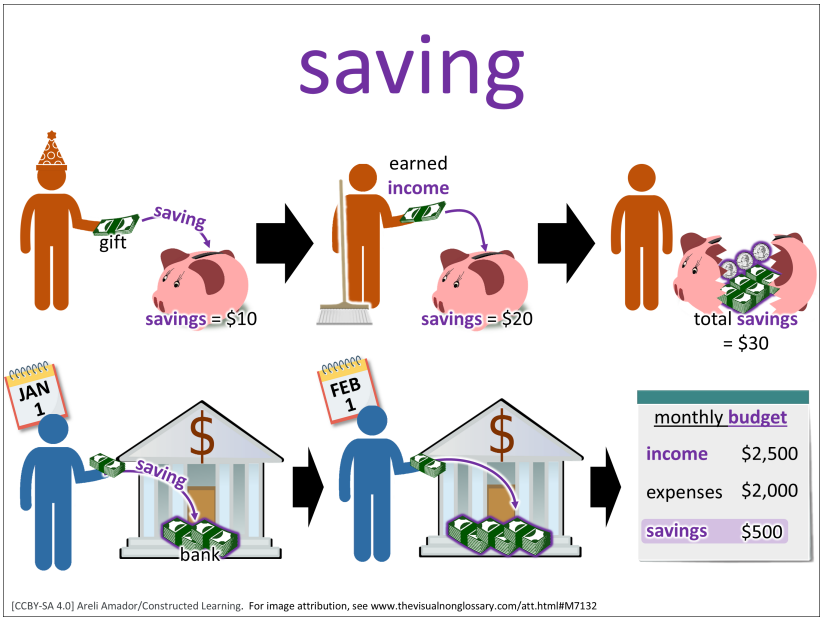

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Jordan earns money each week by helping neighbors with yard work and sometimes receives money as a gift. This money becomes Jordan's **income**. One week, Jordan earns $40 and uses a **budget** to plan how to manage it. Jordan spends $25 on needs and wants and places $15 into **savings**. Over time, Jordan observes that consistently adding money increases the total amount of **saving**. Even smaller contributions can lead to larger **savings** when spending decisions are adjusted over time.

At the same time, Jordan's family uses a **budget** to manage their **income** alongside their expenses. During some months, they are able to contribute more to their **savings**, while in other months, unexpected circumstances reduce the amount they can set aside. Jordan realizes that individuals do not always have the same ability to prioritize **saving**. Differences in **income**, expenses, and unexpected situations, such as emergencies, affect how much can be added to **savings**. As a result, the growth of **savings** depends on both financial conditions and how a **budget** is used to make

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decisions.

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