

NAME: _____

DATE: _____

ACTIVITY

Budget Curveball

What + Why: When life throws a financial curveball, smart budgeters adjust the plan instead of abandoning it.

Life does not always follow a plan. Sometimes income changes. Sometimes expenses appear unexpectedly. Strong money managers do not panic when this happens—they adjust.

In this activity, Jordan is about to experience a financial curveball. (Luckily Jordan hasn't purchased a car quite yet!) Your job is to help Jordan analyze the situation, adjust her budget, and make thoughtful decisions that keep her expenses from exceeding her income. The goal is not to make the budget perfect—it is to make it work.

Supporting Materials:

Jordan's Financial Snapshot (Case Study)

Instructions:

1. Review your group's scenario.
2. Discuss and make adjustments to the budget table provided.
3. Remember the rules:
 - No borrowing or going into debt.
 - Jordan's expenses cannot exceed her income.
 - The full amount described in the scenario must be paid this month.
 - Existing categories may be adjusted if it is realistic to do so.
 - There is no single correct answer. Your adjustments must be realistic and every decision must be one you can defend.
4. Answer the three reflection questions as a group.

Be prepared to explain your decisions by completing this statement:

"We chose to reduce _____ so we could protect Jordan's _____."

Our Group's Scenario: _____

Before making any adjustments, decide which expenses you are willing to reduce and which you will protect. Then adjust the budget in the chart to reflect those priorities.

Jordan's Monthly Budget

Income	Original Amount	Adjusted Amount	Difference
Monthly Income	\$900		
Expense	Original Amount	Adjusted Amount	Difference
Phone Plan (portion of family plan)	\$45		
Fast Food, Snacks, and Food Delivery	\$115		
Netclicks (video streaming service)	\$25		
All Systems Pro (gaming subscription service)	\$20		
PulsePlay (music streaming service)	\$10		
Helping at Home (assisting parents with groceries, rent, or utilities)	\$75		
Personal Spending (clothes, gifts, etc.)	\$100		
Gas Money for Rides	\$40		
TOTAL CURRENT MONTHLY EXPENSES	\$430		
MONEY LEFT OVER	\$470		

What expense did you cut first, and why?

Which expenses did you protect, and why?

What does this scenario reveal about Jordan's budget?

Scenario 1

Due to slower business, Jordan's scheduled work hours have been temporarily reduced. Instead of earning \$900, Jordan will earn only \$350 this month.

Scenario 2

Three months ago, Jordan borrowed the family car and received a parking ticket. The ticket went unpaid. With late fees and penalties, the total amount now due is \$675.

Scenario 3

Jordan's phone stops working and must be replaced immediately. The replacement cost is \$650.

Scenario 4

Jordan forgot that the final payment for a required school trip is due this month. The remaining balance is \$750, and it must be paid immediately in order to participate.