Good Times Bad on Wallet

Pre-reading

Questions:
- What do you think this story is about?

Definitions:
- Potluck – various food and/or drink items that guests bring to share

Reading

Ray loved a good time. He liked to eat out. He liked to go to movies. He liked to go to clubs with his friends. However, Ray’s good times were often bad ones for his wallet.

Eating out was costly. A burger, fries and drink cost six to nine dollars.

Going to a movie was costly. One ticket was seven or eight dollars. The large popcorn and pop cost extra.

Ray liked to look his best when he went to clubs with his friends. He had many new, name-brand clothes in his closet. The high price of gas made driving to shopping malls, movies, and clubs very costly.

It was getting more difficult each month for Ray to pay his bills. He decided to examine his spending habits. He also looked at his needs and wants.

He needed to pay his rent. He needed to pay for lights, water and heat. He needed to make his car payment. He wanted to eat out. He wanted to go to movies. He wanted to wear new, name-brand clothes.

Ray decided to make some changes. He now eats out only once a week. He invites friends over for potluck dinner parties. He gets movies from the library. Ray is still having a good time! He is doing the things he likes to do and is saving a lot of money.

Level 3.5
Questions

1. What does the word **habit** mean? __________________________________________

2. Why did Ray change some of his spending habits? ____________________________

3. List some of the changes Ray made. ________________________________________

4. What is the difference between a need and a want? ____________________________

5. What does the word **examine** mean? ______________________________________

Writing

**Choice A**: Retell the story in your own words.

**Choice B**: How do you keep from over spending?