

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
17 liked to go to clubs with his friends. However, Ray's good times were often bad
32 ones for his wallet.

35 Eating out was costly. A burger, fries and drink cost six to nine dollars.
49 Going to a movie was costly. One ticket was seven or eight dollars. The large
64 popcorn and pop cost extra.

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

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

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

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

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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?
