



The Case of the \$702 Snack

Jeff is trying to follow a careful spending plan, but money seems to keep disappearing mysteriously. Let's look at what's happening to Jeff's missing cash.

Everyday Jeff buys three snacks form a vending machine:

CUPCAKE TWIN PACKS	\$.95
BAG OF POTATO CHIPS	\$.75
CAN OF SODA	\$1.00

These three snacks add up to just a few dollars a day. Although this doesn't seem like much, over time it grows:

Everyday	\$2.70
Every five days	\$13.50
Every four weeks	\$54.00
Every year	\$702.00

This means that if Jeff's job pays \$10.00 an hour, over a year Jeff has to work almost two and a half weeks just to pay for these daily snacks!

Do You Have Any "Missing Money"?

Think about your daily routine. Do you get a snack from a vending machine every afternoon? Do you buy a pack of cigarettes every day? Do you play the lottery every week? These are all examples of "missing money" that will eat away at your spending plan. To see where your money is going, record these items below. Then you can either make changes or include this cash in your spending plan. Otherwise, it will continue to disappear "without a trace."

Item	Cost Per Day	Per Week (Day x 5)	Per Month (Wk. X 4)	Per Year (No. x 2)

Source: Adapted from *Making Money Work for You*, UNH Cooperative Extension, for Project C.A.S.H. Handout #11