Spend and Save

Materials	☐ number cards 0–9 (4 of each)
	☐ 1 coin
	☐ 1 counter
	☐ 1 *Spend and Save* Record Sheet for each player (*Math Masters,* p. G27)
Players	2
Skill	Adding and subtracting money
Object of the Game	To end the game with more money saved.

Directions

You are keeping track of the amount of money in your savings account. Each player starts Round 1 with a balance of $100.00.

1 Shuffle the deck and place it number-side down.

2 Players take turns. When it is your turn:

• Write your starting amount in the first column of your record sheet.

• Flip the coin. If it shows heads, you will spend money. If it shows tails, you will save money. Write "spend" or "save" on your record sheet. Remember, spending means you subtract money from your account. Saving means you add money to your account.

• Draw 3 cards and use them to make a money amount. Use a counter as a decimal point. You can place the cards in any order. For example, if you draw 6, 8, and 2, you can make the amount $6.82, $8.62, $2.68, or any other amount that uses the same digits. Write that amount on your record sheet.

• Add or subtract to find your new balance. Write it on your record sheet. This will also be your starting amount in the next round.

3 The game ends after 8 rounds. The player with more money is the winner.

Example

At the beginning of Round 4, Max has a starting amount of $72.19. His coin flip shows tails, which means he will save money, and he draws the number cards 2, 7, and 0. He shows the money amount $7.20. He adds $7.20 to his starting amount to get a new balance of $79.39. His record sheet for the round is shown below.

Round	Start Amount	Change		Balance (and next Start Amount)
		Spend or save?	How much?	
4	$72.19	save	$7.20	$79.39

Spend and Save
Record Sheet

NAME   DATE   TIME

| Round | Start Amount | Change | | Balance (and next Start Amount) |
		Spend or save?	How much?	
Example	$100.00	*spend*	$2.68	$97.32
1	$100.00			
2				
3				
4				
5				
6				
7				
8				

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Spend and Save
Record Sheet

NAME   DATE   TIME

| Round | Start Amount | Change | | Balance (and next Start Amount) |
		Spend or save?	How much?	
Example	$100.00	*spend*	$2.68	$97.32
1	$100.00			
2				
3				
4				
5				
6				
7				
8				