

## Discretionary Spending Task Review 2e

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Patricia goes to *Henrietta's Donut Shop* for a delicious treat but they only accept cash payments. Patricia's current app syncs to her bank which is great, but it doesn't give her a way to keep track of her cash payments. She likes her information very detailed, and wants to make sure she knows where her money went. Patricia wants a way to include her cash purchase with her other purchases so that it goes into the correct category and it doesn't just show up as part of a larger "cash withdrawal".

Jessica is at University Village shopping with her friends. They walk in to each store along the street and buy different kinds of items. She has a monthly plan for spending with categories and she doesn't want to go over it especially for the clothing category because she always spends too much on clothing on her previous shopping experience. However, the items she purchases today fall into many categories including food, makeups, and jewelries. Even though she knows how much she spent in total at the end of the day, it's hard for her to keep track of the spending for just clothing.

Pooja likes to go on a shopping spree about four times a year, one for each season. Most of her budgeting categories work on a monthly basis, but if she tries to set a monthly budget for shopping she has some months where she goes way over and some months where she doesn't spend at all. Months where her budget says she went over her goals make Pooja feel guilty, even though she knows that the months before she didn't spend any money on clothing. Pooja wants to set her clothing budget as a quarterly time schedule so that it better matches her spending habits.

Juan was invited by a few friends to go out for dinner next week. He now has two dinners on his schedule for the following week and is unsure about if he should go eat out this week. He wants his spending for the current week to account for his future spending and adapt. He opens the app to schedule expenses for the following week. His current schedule adapts so that he can save this week so he can go out next week and not be over budget. Juan is now happy and gets to eat out with his friends without feeling remorseful from spending too much.

Henry is at Target looking at a really nice garlic press. Henry did not plan on buying it when he went to Target but now really wants to get it. Henry needs to know how he has been

doing according to his spending goals for the month. He knows he has spent a lot of money on cooking and baking supplies already this month because he bought a set of Halloween themed cookie cutters last week. He needs to have a quick way to check if the garlic press will put him over his cooking and baking allowance for the month, and if it will, if there is another category that he has underspent his goals in that he could borrow money from.

Terrance really wants a new iphone, but he doesn't really need one. He doesn't currently have enough money to purchase one, but is trying to save each month in order to purchase one with his upgrade in a few months. He wants to view his progress so checks his app and reviews his spending for the month. He was way over his planned food budget by \$22.50, but was under his budget in electronics, clothing, and Starbucks categories. He happens to be under his monthly budget by \$55.00. He realizes that his monthly food budget is a little low for Seattle prices, so he increases his food budget for the next month while decreasing the other areas. He plans on trying to spend about the same amount of money in the next three months as he did this month, so that he will have enough money to buy a shiny new iphone 6.