**Where Does My Money Go?**

  Last year, Kate (uses, used, using) to worry about money because by the end of the month, usually little (remaining, remained, remains). Her friend (show, will show, showed) her how to make a simple budget, so she (decided, will decide, decides) to do that. She (has, had, is having) to keep track of all her expenses for one month to see where she (will spent, spends, spent) all her money. It (be, was, is) a lot of work. She (doesn’t, didn’t, weren’t) realize she (spending, spent, spend) so much money going out to eat and buying coffee. Now she (knows, knew, know) where her extra money (go, goes, was going) and she (feels, will feel, feel) more in control.

      Kate (has, have, having) many monthly bills. The cable bill (was, is, being) $50. The cell phone bill (is, were, was) $110. The electricity bill (is, will be, were) $75. Her rent (is, were, was) $700. Groceries (is, are, am) usually $300. Kate always (trying, tries, tried) to pay her bills before the due date. She (don’t, doesn’t, do not) like to pay late fees. They can (is, be, are) costly, and she (wants, is wanting, wanted) to keep her credit good.

      Some bills (need, are needing, needed) to be paid only once or twice a year. Kate (get, will get, gets) a bill for car insurance twice a year. She (need, needed, needs) to pay $400 in May and November, so she (planning, planned, plans) for this expense. She (is saving, saves, saved) $67 each month for this, so the money (was, were, is) available when the bill (was coming, comes, will coming). She also (to plan, plans, will planning) ahead by saving $25 a month in case her car (had, has, is having) a problem and she (needed, need, needs) to get it fixed.

      Kate (is, be, will do) happy with her finances. She (am, is, were) proud of her saving and spending plan. She (are knowing, know, knows) how much money (come, comes, is coming) in each month, and she (knew, was know, knows) how much money (go, goes, is going) out. The budget she made (was, is, will be) based on her income and expenses. Kate (know, knows, knew) she (can, is, was) pay her bills every month. Some months, she even (have, has, having) money left-over she can (saves, save, saved). Right now, she (saves, is saving, saved) to buy Christmas presents for her family and friends. She (thought, think, thinks) she (will need, needed, is needing) to save about $200 for that.