
Less challenge

Mrs Thrifty wants to go swimming at the leisure centre on a rainy day. It costs £3.50. She has £5 in her purse and a debit card. She doesn't have any money in her bank account. She doesn't have a gift card or a credit card.

Mr Spendalot has been invited to a party but he doesn't have any new clothes to wear. He finds a lovely outfit that costs £12. He doesn't have any cash or a credit card, but He does have his debit card. He has £10 in his bank account. He doesn't have a gift card.

Mrs Thrifty always has a chocolate bar in her packed lunch, but today she forgot to put it in her lunch box. She only has her credit card with her.

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Mrs Thrifty is going camping with some friends. She has a tent but no sleeping bag. It will cost £45. She has a debit card and a credit card, £45 in her bank account and a £50 gift card.

Mr Spendalot is buying some food for his family. In total it costs £32. He doesn't have any cash, but he does have his debit card and a gift card for £5. He has £25 in his bank account. He doesn't have a credit card.

Mrs Thrifty wants to redecorate her bedroom with characters from her favourite films and TV programmes. It will cost £100. She doesn't have a gift card, but she does have £25 in cash and £50 in her bank account. She has a debit card and a credit card.

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Most challenge

Mrs Thrifty is exhausted from working so hard. She needs a holiday. A week abroad will cost £300. She has £50 cash, £150 in her bank account, a £20 gift card she can spend on flights, a debit card and a credit card.

Water is dripping from the ceiling. Mr Spendalot's roof is leaking! He has a few coins and a gift card for a DIY shop. He has a debit card and a credit card.

Mrs Thrifty wants to learn how to play the guitar. Lessons cost £50. A guitar costs £70. She has £20 in cash and £80 in her bank account. She has a debit card and a credit card, and gift card she can spend on the lessons but not the guitar.

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