

Income/Expenditure Worksheet

Consider only income column 1. Suppose that HK\$8000 is your monthly net income, that it has been so for some time, and that you will continue to receive it for some time. How would you spend your money in each month? Remember, you cannot spend more than your monthly income.

When finished with column 1, repeat that exercise for the other columns, always under the assumption that you are receiving the indicated monthly income, have been receiving it for some time, and expect to receive it for some months to come.

Item No.	Monthly Income	Column1 HK\$8000	Column2 HK\$13000	Column3 HK\$18000	Column4 HK\$23000
1	Food/household (e.g. dishwasher liquid, etc.)				
2	Housing (e.g. rent, mortgage payments, repairs, etc.)				
3	Transportation (e.g. gas, car repairs, bus fares, etc.)				
4	Medical (e.g. insurance premiums, etc.)				
5	Entertainment/recreation (e.g. eating out, etc.)				
6	Other ordinary expenses				
7	Savings/personal investments				
8	TOTAL EXPENDITURES	HK\$8000	HK\$13000	HK\$18000	HK\$23000

Table 1 Income/Expenditure Table

Item No.	Monthly Income	Column1 HK\$8000	Column2 HK\$13000	Column3 HK\$18000	Column4 HK\$23000
1	Food/household				
2	Housing				
3	Transportation				
4	Medical				
5	Entertainment/recreation				
6	Other ordinary expenses				
7	Savings/personal investments				
8	TOTAL EXPENDITURES	HK\$8000	HK\$13000	HK\$18000	HK\$23000

Table 2 Summary of Expenditure and Savings Data (1)

	Monthly Income	Column1 HK\$8000	Column2 HK\$13000	Column3 HK\$18000	Column4 HK\$23000
1	Total Monthly Income of the class				
2	Total Consumption of the class				
3	Total Savings of the class				
4	Average Propensity to Consume (APC)				
5	Average Propensity to save (APS)				

Table 3 Summary of Expenditure and Savings Data (2)

	Monthly Income	Column1 HK\$8000	Column2 HK\$13000	Column3 HK\$18000	Column4 HK\$23000
1	Total Monthly Income of the class				
2	Change in Income				
3	Total Consumption of the class				
4	Change in Consumption				
5	Total Savings of the class				
6	Change in Savings				
7	Marginal Propensity to Consume (MPC)				
8	Marginal Propensity to save (MPS)				

收入及支出工作紙

先看第一欄。假如你現在及短期內的每月淨收入是港幣\$8000，哪你會如何運用你的金錢呢？緊記：你的花費不能多於你每月的收入。當你完成第一欄後，請繼續完成第二、第三及第四欄。在填寫每一欄時也要緊記，顯示的金額就是你現在及短期內的每月收入。

項目	每月收入	第一欄 港幣\$8000	第二欄 港幣\$13000	第三欄 港幣\$18000	第四欄 港幣\$23000
1	食物/日用品 (例如：清潔精)				
2	住屋 (例如：租金、樓宇按揭、維修等)				
3	交通 (例如：汽油、維修、交通費等)				
4	醫療 (例如：保險)				
5	娛樂 (例如：出外用膳)				
6	其他日常開支				
7	儲蓄／個人投資				
8	總支出	港幣\$8000	港幣\$13000	港幣\$18000	港幣\$23000

表一 收入及支出表

項目	每月收入	第一欄 港幣\$8000	第二欄 港幣\$13000	第三欄 港幣\$18000	第四欄 港幣\$23000
1	食物/日用品				
2	住屋				
3	交通				
4	醫療				
5	娛樂				
6	其他日常開支				
7	儲蓄／個人投資				
8	總支出	港幣\$8000	港幣\$13000	港幣\$18000	港幣\$23000

表二 支出及儲蓄數據撮要 (一)

	每月收入	第一欄 港幣\$8000	第二欄 港幣\$13000	第三欄 港幣\$18000	第四欄 港幣\$23000
1	全班每月總收入				
2	全班每月總消費				
3	全班每月總儲蓄				
4	平均消費傾向(APC)				
5	平均儲蓄傾向(APS)				

表三 支出及儲蓄數據撮要 (二)

	每月收入	第一欄 港幣\$8000	第二欄 港幣\$13000	第三欄 港幣\$18000	第四欄 港幣\$23000
1	全班每月總收入				
2	收入的改變				
3	全班每月總消費				
4	消費的改變				
5	全班每月總儲蓄				
6	儲蓄的改變				
7	邊際消費傾向(MPC)				
8	邊際儲蓄傾向(MPS)				