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## (8) STUDENT HANDOUTS

READING COMPREHENSION

| - Value of Money and Budgeting <br> - Buying of Goods and Services $\qquad$ <br> - Menu Math and Grocery Shopping Math <br> - Web Buying and Internet Fraud <br> - Calculating Sales Tax |
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## $\checkmark 6$ BONUS Activity Pages! Additional worksheets for your students

- Go to our website:
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- Enter item CC5790C
- Enter pass code CC5790DC


NAME:


## Forms of Payment

1. Hannah buys an ice cream bar from a local vendor in the park. Which form of payment should she use?

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NAME: 41 Reading Passage

## Forms of Payment

Cash, debit and credit are three kinds of payment. There are lots of ways to one that is mostly used online. PayPal lets you use your debit and credit eo


Bank-specific Mobile Payment and Apple Pay is used by Android, BlackBerry and iPhone users. They can pay for things with their phones.


1. Ella is shopping online for a pair of shoes. The
ebsite gives 3 payment options: Debit, Credit, or PayPal. She's not sure ab payment should Ella use?

## Debit

Credit
PayPal
2. When Ella's shoes arrive, she is charged a duty fee of $\$ 14.00$. The delivery company is not one that she recognizes. Which form of payment should Ella use?
Cash Debit Credit
3. Ella tries on the shoes and finds they don't fit. She contacts the company about returning them. Elld is tald to hire a company of her choice to return the shoes. She picks a company that she trusts. The delivery company charges her another $\$ 14.00$. Which form of payment should Ella use and why?


Reason:
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## Forms of Payment

1. Put a check mark ( $\checkmark$ ) next to the answer that is most correct.
a) Which form of payment would you use in an emergency?

2. Circle the word TRUE if the statement is JRUE or Circle the word FALSE if it is $F A L S E$.
a) A chequing account lets you put away money to earn more.

TRUE FALSE
b) Interest is added to your crealit card bill if you don't pay it off in full.
TRUE FALse
c) Móbile Payment and Apple Pay let you pay for things with your phone. TRUE FALSE
d) PayPal connects only to a credit card.

TRUE FALSE

NAME:

## Forms of Payment

3. Yukio goes grocery shopping for the month. Her total comes to $\$ 102$. 86. She doesn't get paid for another week, so she uses her credit card. At the end of the month, Yukio doesn't have enough money to pay off her credit card bill of $\$ 102.86$. Instead, she pays the minimum of $\$ 10.00$. Her interest is $8 \%$. How much will Sukio have to pay on her credit card bill after interest?

4. Use the graphic organizer on page 12 to help you find what form of payment you should use.
First, describe your scenario at the top. Then, follow the web to find the right form of payment you should use.

For each form, there's room for you to list the benefits and downfalls. This can help narrow down your options.

Remember, this is just a guide to help you choose the best form of payment. Use your best judgment to make the final decision.
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## Comparison of Quality and Price

Make a list of 10 things you can buy from 3 different stores. Pick the 3 stofes to visit, Using the chart below, write down the 10 things and the 3 stores.

For each of the 10 things, look at the quality and price at each of the 3 stores. Give a rating of $1-5$ for each thing based on quality and price using the following sys
1 - Very poor quality
2 - Poor quality
1 - Very high pric
3 - Okay quality
4 - Good quality
5 - Very good quality

$$
\begin{aligned}
& 2 \text { - High price } \\
& 3 \text { - Reasonable }
\end{aligned}
$$

4 - Low price
5 - Verylow price
Finally, choose one of the stores that has the overall best quality and price. Explain how and why you made your choice to the class. Remember, just because the price is low, doesn't mean the quality is good. It's important to find a good bálance.

| Things | Store 1: |  | Store 2: |  | Store 3: |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Quality | Price | Quality | Price | Quality | Price |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

Af tep You Read
Word Search
Find all of the words in the Word Search. Words are written horizontally, vertically, diagonally, and some are even written backwards.
tax
limit
duty
debt
dfyers
debit
d..........

| fraud | deposit |
| :--- | :--- |
| value | income |
| credit | budget |
| menu | interest |
| online | receipt |


| D | Q |  | U | A | R | L | N | T | 1 | N |  | Z |  | Q | U | A | P | P |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| H | U |  | 1 | P | E | I | V | 1 | R | $\bigcirc$ |  | N Vr |  | N | T | T | V | H |  |
| A | Q |  | T | L | V | M | B | J | Y |  | P |  | E | C | E | R | W | ${ }^{*}$ |  |
| J | U |  | K | Y | C | 1 | I | M | E |  |  |  | E | N | D | E | T | P | P |
| B | A |  | N | K | S | T | A | T |  | M |  | N | T | S | B | V | A |  |  |
| U | L |  | D | F | A | L | T | I | - | O | P | E | D | A | F | I | B | B |  |
| D | 1 |  | R | V | S | L | $\bigcirc$ | B | A | L | R | $\bigcirc$ | A | A | 1 | E | N |  |  |
| G | T |  | E | $\bigcirc$ | M | N |  |  | T | T | N | N N | A | M | L | W | E | G | G |
| E | Y |  | V | F | N | W |  | z | A | E | U | L | A | A V | K | S | G |  |  |
| T | M |  | E | H | I |  |  |  | T | E | U | I | A | A R | S | L | T |  |  |
| K | $\bigcirc$ |  | A | F | L | 4 |  | A | T | 1 | R | N | S | E | N | A | R |  | G |
| J | G |  | J | R |  | M | 0 | M | M | U | N | N | $\bigcirc$ | T | X | A | A |  |  |
| T | E |  | x |  | E | N | S | E | S | $\bigcirc$ | T | U | U | L | R | R | N |  |  |
| S | N |  |  |  |  | 1 | N | 1 | A | L | T | 1 | R | E | P | M | S |  |  |
| E | I |  |  |  | W | T | U | C | R | E | D | 1 | T | H | Q | I | F |  |  |
| R | z |  |  |  | T | U | D | R | W | T | E | U | E | S | A | N | E |  |  |
| E |  |  |  | O | D | S | E | Y | N | L | B | T | S | S | B | G | R |  |  |
| T | T |  |  | U | 1 | G | D | A | T | P | T | B | F | L | G | U | T |  |  |
| N | 1 |  | A | A | P | A | E | D | F | B | $\bigcirc$ | L |  | L | A | N | S |  |  |
| I | R |  | U | N | I | T | B | D | N | A | T | L | $\bigcirc$ | N | S | E | R |  |  |
| F | L |  | Y | E | R | S | 1 | $\bigcirc$ | U | S | J | J ${ }^{\text {B }}$ | 1 | R | U | M | Y |  |  |
| E | U |  | T | 1 | L | 1 | T | I | E | S | A | M | U | C | F | E | P |  |  |
| A |  |  | N | F | G | M | $\times$ | A | T | S | E | L | A | A | Y | I | R |  |  |

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## Comprehension Quiz

## Part C

## Answer each question in complete sentences.

1. Hank wants to buy a new car. Unfortunately, he also needs to replace his furnace. The good news is it's May and he has time to make decision. Based on this information, what should Hank do?
2. Diana goes shopping for clothes. She buys a pair of eans for $\$ 29.95$, a sweater for $\$ 19.95$, and a pair of shoes for $\$ 21.95$. The selles taxis $73 \%$. What is the cost before tax? What is the sales tax? What is the total cost?

3. Juliette gets paid $\$ 1,075$ every 2 weeks she averages 2 paycheques a month. Her rent for the month is $\$ 700$ : She budgets $\$ 400$ a month for groceries Her utilifies are $\$ 250$. How much money does Juliette have left to budget for her wants?

4. Manuel uses his credit Card to shop online. On his last bill, he notices some activity that wasn't him. What is the first thing Manuel should do? What are 4 ways for Manuel to avoid internet fraud?
$\qquad$

## Drive-Through Menu A


$\qquad$

## (1) Forms of Payment



1. Put a check mark ( $(\checkmark)$ next to the answer that is most correct.
a) Which form of payment would you use in an emergency?

O A debit card
O B cash
O C PayPal
O D credit card
b) What is a downfall to using PayPal?

○ A It's not safe.
○ B There are fees.
O c it collects interest
O D It's not supported

2. Circle the word TRUE if the statement is TRUE or Circle the word FALSE if it is FALSE
a) A chequing account lets you put away money to earn more


TRUE
FALSE
c) Mobile Payment and Apple Pay let you pay for things with your phone TRUE FALSE
d) PayPal connects only to a credit card

TRUE
FALSE

## ANSWER KEY

c) TRUE
d) FALSE

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