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STUDENT HANDOUTS

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EAD	ING COMPREHENSION	
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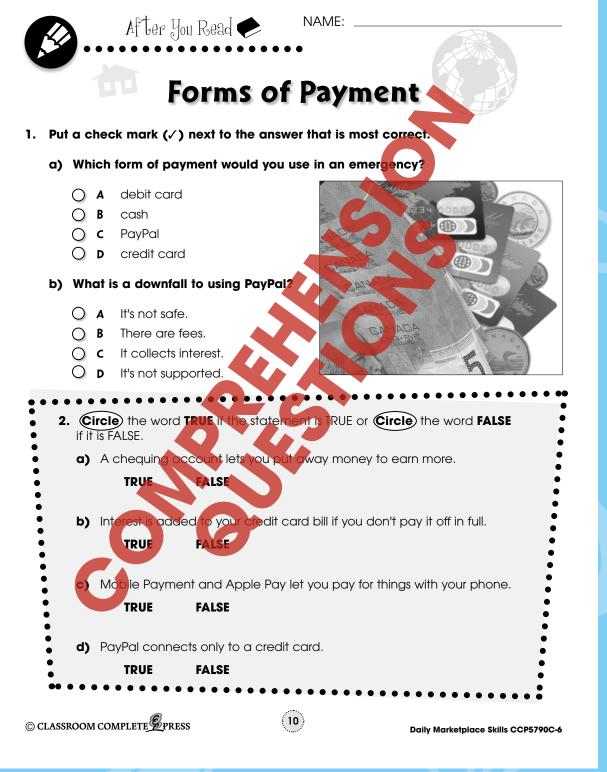




NA	ME:	Forms of Pay	Before You Read /ment
1.	Hannah buys an ice should she use?	cream bar from a local vendo	or in the park. Which form of payment
	Cash	Debit	Credit
2.	Levi shops for jeans of payment should he		od reliable website. Which form of Credit
3.	Complete each se	ntence with a word from the I	ist.
	debit interest	deposit debt	credit transfer
	a) When you owe r	more money than you make is a	called being in
	b) You can borrow	money on for emerg	gencies.
	c) Every month	is added to the money	that you owe.
	d) You can use a	card to take out mor	ney from the bank.
	e) You can	money from one account t	o another.

f) You can _____ your paycheque into a bank account.

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NAME: 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 easily and safely online. There are some fees when using PayPal. Use PayPal to shop online safely. Bank-specific Mobile Payment and Apple Pay is used by Android, BlackBerry and iPhone users. They can pay for things with their phones. Mobile Payment and Apple Pay Benefit: Mobile Payment and Apple Pay Downfall: Not all banks and stores support No more need to bring your wallet with you. this form of payment. 1. Ella is shopping online for a pair of shoes. The website gives 3 payment options: Debit, Credit, or PayPal. She's not sure about the security of the website. Which form of 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? **Debit** Cash₄ Credit 3. Ella tries on the shoes and finds they don't fit. She contacts the company about returning them. Ello is told to hire a company of her choice to return the shoes.

She picks a company that she trusts. The delivery company charges her another

PayPal

Mobile

Payment

Apple Pay

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\$14.00. Which form of payment should Ella use and why?

Credit

Debit

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Reason: _

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Forms of Payment

3. Yukio goes grocery shopping for the month. Her total comes to \$10,86. 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 \$10,2.86. Instead, she pays the minimum of \$10,00. Her interest is 8%. How much will Yukio have to pay on her credit card bill after interest?

Graphic Organize:

First, describe your scenario at the top. Then, follow the web to find the right form of

organizer (

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

page 12 to help you find what form of payment you should

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



payment you should use.

4. Use the graphic





Comparison of Quality and Price

Make a list of 10 things you can buy from 3 different stores. Pick the 3 stores 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 system:

- 1 Very poor quality
- i very poor que
- 2 Poor quality3 Okay quality
- 4 Good quality
- 4 Good quality5 Very good quality
- 1 Very high price
- 2 High price
- 3 Reasonable pric
- 4 Low price 5 - Very low 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 balance.

Things	Store 1:		Store 2:		Store 3:	
	Quality	Price	Quality	Price	Quality	Price
,						

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NAME:

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 jeans for \$29.95, a sweater for \$19.95, and a pair of shoes for \$21.95. The sales tax is 13%. 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 utilities are \$250. How much money does Juliette have left to budget for box 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?



SUBTOTAL:

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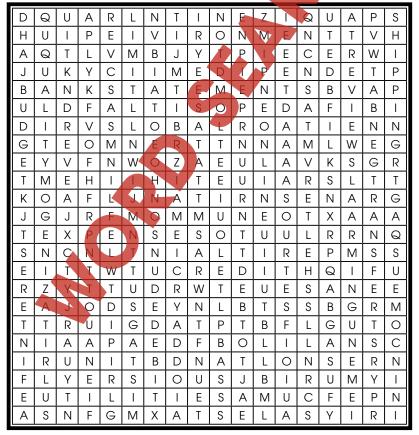
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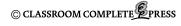


Word Search

Find all of the words in the Word Search. Words are written horizontally, vertically, diagonally, and some are even written backwards.

tax	fraud	deposit	shelter 🛕	return policy
limit	value	income	utilities	substitutions
duty	credit	budget	transfer	entertainment :
debt	menu	interest	shipping	bank statements
flyers	online	receipt	sales tax	
debit	quality	reviews	expenses	
• • • • • • • • • • • • • • •				• • • • • • • • • • • • • • • • • • • •







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Drive-Through Menu A









After You Read

NAME:



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.
 - 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.

EAST ARK C

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

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a) 🕜 D

b) 🕝 B

a) FALSE

SWER SWER KEY

c) TRUE

d) FALSE



