

# Contents

## Accessible Audio Book

- **Vocabulary..... 3**
- **Living on a Budget..... 7**
- **Buying of Goods and Services..... 25**
- **Managing Credit..... 44**
- **Saving and Investing..... 61**
- **Contracts and Commitments..... 79**
- **Scams and Fraud..... 97**
- **Hands-on Activities..... 115**
- **Crossword..... 123**
- **Word Search..... 126**
- **Comprehension Quiz..... 128**



### Vocabulary

Click each word for its definition.

income	installment	interest
investing	limit	loan
Putting money into something so it will grow and make more.	penalty	phishing



There are different types of bills. These are often called expenses in a budget. Some bills are the same amount every time. An example of this would be your rent or insurance. It does not change each month. This kind of bill is called a fixed expense.

### Budget Tip

Put fixed expenses in your budget first. You have to pay them each month. They are your "needs".

A variable expense is a bill that changes. The price will be different each time you pay. Like a grocery bill. If you buy different things, the price will change. You should budget for groceries first. Then other things, like clothes.



Min-seo is buying a laptop. It costs \$1,550. The deal is to pay for 36 months. Each monthly payment is \$100. How much will she pay in total?

Should she buy it?

Yes  No

Why or why not? Type your answer in the box below.

Answer

Reset Answers



Finish each sentence with a word from the list.

Type your answer in the designated areas.

- emergency fund
- deposit
- savings

a) It is important to have some \_\_\_\_\_ for the future. Answer

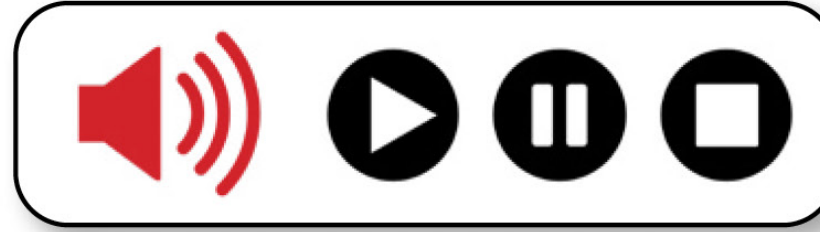
b) An \_\_\_\_\_ can help when something unexpected happens. Answer


c) Making a \_\_\_\_\_ to your savings will help it grow. Answer

Now, click the red answer button to hear the finished sentence.

Reset Answers



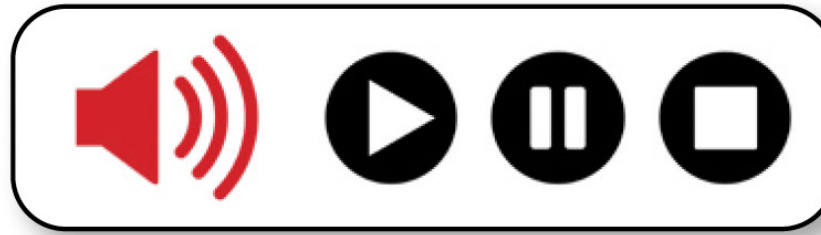


 **There are different types of bills. These are often called expenses in a budget. Some bills are the same amount every time. An example of this would be your rent or insurance. It does not change each month. This kind of bill is called a fixed expense.**

### **Budget Tip**

**Put fixed expenses in your budget first. You have to pay them each month. They are your “needs”.**

**A variable expense is a bill that changes. The price will be different each time you pay. Like a grocery bill. If you buy different things, the price will change. You should budget for groceries first. Then other things, like clothes.**



**Finish each sentence with a word from the list.**

**Type your answer in the designated areas.**

**emergency fund**

**deposit**

**savings**

 a) It is important to have some  for the future.

**Answer**

 b) An  can help when something unexpected happens.

**Answer**

 c) Making a  to your savings will help it grow.

**Answer**

**Now, click the red answer button to hear the finished sentence.**

**Reset Answers**