



Short Answer Question

 A student has an allowance of \$20 a week. He wants to buy lunch at school for \$3.50 every day—Monday to Friday.

 Does this student have enough money to buy lunch for the week?


Yes No



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

/2


Reading Passage

 Your expenses are what you spend your money on. This should be budgeted on a monthly basis. A budget is a plan you have set where your money will go.

Money you Have (Income)
- Money you Spend (Expenses)

Smart Planning

Comprehension Questions

 Drag the checkmark to the answer that is the most correct.

a) How many paychecks a month should you budget for in your income?

- one
- four
- two
- three

b) What is something you CAN'T live without?

- television
- internet
- phone
- food



/2

Marking Rubric

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Total Score = /19

Matching

Match the word with its meaning. Drag and drop the words into the boxes.

informed shopper	comparison shopping
quality	impulse buying

- a) What happens when you buy something not on your list.
- b) Someone who knows why they buy something.
- c) When you look at the same thing from different places for the best deal.
- d) How you would describe something as good or bad.

/4

Reading Passage

But how do you make good buying choices? You will need to ask yourself when and where to buy. A good time to buy is right after a season or holiday. Prices go down, so you can get things much cheaper and keep them for the next year.

Savings Tip

Stock up on things that don't go bad when you see them on sale. Things like toilet paper and canned goods.

Comprehension Questions

After you compare the two flyers on the previous slide, answer the questions below.

- a) The best deal for apples is at .
- b) The best deal for chicken breast is at .
- c) The best deal for tomato soup is at .

/3

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Total Score = /30

Short Answer Question

Michael goes to the grocery store and buys more things than was on his list. When he gets to the checkout, he doesn't have enough money to pay for everything. What should he do?



Type your answer in the box below.

/1

Reading Passage

Make sure you find a good grocery store that has good quality items for a good price. You may have to visit more than one store to get the best value for your money.

Savings Tip

Some stores will charge you for their plastic grocery bags. Bring your own reusable bags.

Comprehension Questions

Drag the checkmark to the answer that is the most correct.

a) What do some grocery stores charge you extra for?

- tax
- bags
- tip
- delivery

b) What's a good thing to look at before you go out to a restaurant?

- menu
- décor
- reviews
- menu and reviews

/2

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Total Score = /28

Short Answer Question

📖 Addison is shopping online. She finds a store selling shoes from outside the country for 75% off. There is no contact information, and it only accepts credit cards.



📝 Should Addison shop on this website?

✓ Yes No

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

/2

Reading Passage

📖 Drag the white box over the blue box to learn how to avoid internet fraud.

How to avoid internet fraud:

1. Check your bank statements.
2. Don't open emails from senders you don't recognize.
3. Don't use file sharing.
4. Destroy information before throwing it out.
5. Never give out your bank or credit card pin code.
6. Use safe sites.
7. Choose a password that uses numbers and upper and lowercase letters.

Comprehension Questions

📖 Everett is shopping online for books. His cart is shown below. The website is having a 75% off sale and free shipping.

📝 What is the total price before and after the discount?

Your Items

[Continue Shopping](#)

- Fiction Paperback Novel
Quantity: 1
\$9.99
- Non-Fiction Hardcover Novel
Quantity: 1
\$17.99
- Textbook
Quantity: 1
\$12.99
- Spiral-bound recipe book
Quantity: 1
\$24.99

Cart Summary

Number of items: 4

Order Total:

Discount: 75% off

Shipping Cost: FREE

Total:

First Name:

Last Name:

Email Address:

[Proceed to Checkout](#)

How should Everett pay?

- credit
- debit
- PayPal

/3

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Total Score = /26

Labeling

Label the picture of a receipt below. Drag and drop the words into the boxes.

	date and time	sales tax
	method of payment	total

J-Green Grocery

Bananas	\$5.00
Frozen Chicken Breast	\$12.00
Ice Cream	\$4.00
Total	\$21.00
Sales Tax	\$1.68
Total	\$22.68

Transaction Record
 Debit # *****2245
 Interac
 Date DD/MM/YYYY Time 17:05:38
 Auth # 22258 Ref #0222201

Approved

A company

B items

C

D

E

F

/6

Reading Passage

Now you have the total cost of the things you want to buy. You need to find the total cost with the tax.

$\$14.97 + 10\% = \$14.97 \times 0.10 = \$1.497$ in tax

Round to the nearest hundredth = $\$1.50$

$\$1.50 + \$14.97 = \$16.47$

The total cost with the sales tax will be $\$16.47$

Fill In The Blank

Fill in each blank with the correct word(s) from the reading. Type the missing word in the boxes.

Sales tax is a paid tax to the government for the sale of things. This tax is a of the total cost of the things you are buying. The sales tax is an to the cost. When what you can spend on things, remember to add in the sales tax.

/5

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Total Score = /23

Drag and Drop

Finish each sentence with a word from the list. Drag and drop the words in the boxes.

credit

debt

interest

- a) When you owe more money than you make is called being in _____.
- b) You can borrow money on _____ for emergencies.
- c) Every month, _____ is added to the money that you owe.

/3

Reading Passage

Cash is just one form of payment. There are lots of different ones you can use. A debit card is a card that you use to get the money in your bank account. You will need a bank account to put the money you get from work.

Checking Account	Savings Account
money can be added or taken out	put money away to earn more

Comprehension Questions

Drag the checkmark to the answer that is the most correct.

- ✓ a) Which form of payment would you use in an emergency?
- debit card
- cash
- PayPal
- credit card
- ✓ b) What is a downfall to using PayPal?
- It's not safe.
- There are fees.
- It collects interest.
- It's not supported.

/2

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Hands-on Activity

Hands-on Activity: Comparison of Quality and Price

Make a list of 5 things you can buy from 3 different stores. Pick the 3 stores to visit. Using the chart on the next slide, write down the 5 things and the 3 stores. For each of the 5 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
- 2 – Poor quality
- 3 – Okay quality
- 4 – Good quality
- 5 – Very good quality

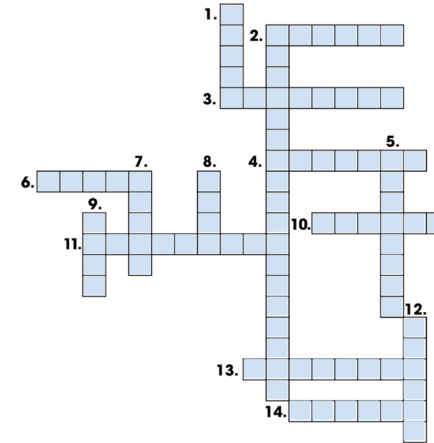
- 1 – Very high price
- 2 – High price
- 3 – Reasonable price
- 4 – Low price
- 5 – Very low price

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.

Crossword

Word List

- duty
- debt
- value
- debit
- credit
- flyers
- fraud
- impulse
- budget
- expenses
- utilities
- income
- sales tax
- informed
- comparison
- shopping

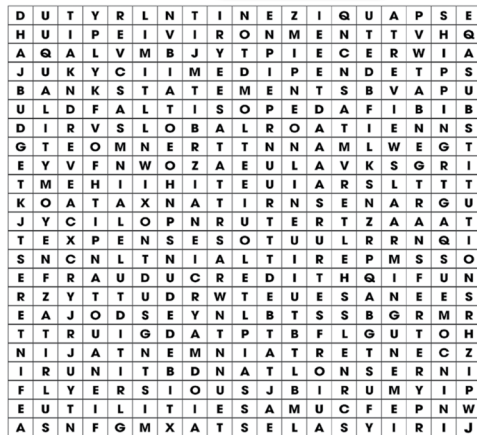


/15

Word Search

Drag the red circles over top of the words you find in the word search.

/28



Comprehension Quiz

a) 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 a decision. Based on this information, what should Hank do?

b) 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?

/2