

Drag and Drop

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

expense

comparison

income

- a) A new haircut is a personal _____.
- b) Your _____ is what money you earn each month.
- c) She made a _____ to find the better deal.

/3

Reading Passage

A budget is only helpful if you stick to it. You should plan ahead. If you need to spend money on something special, spend less in other places. Buying things on sale is a great way to do this. Check the weekly flyer! Grocery stores offer different deals each week. Shopping around and going to different stores will help you lower your food bill. Big items like laptops go on sale often. Things go on sale at different times in the year. You can also buy something used.

Budget Tip

It is better to spend less than to spend more. This will keep you on track.

Comprehension Questions

Put the steps to make a budget in the correct order.

- Subtract your fixed bills.
- Put in how much you can spend on clothes.
- Find your net income.
- Input the amount to spend on groceries.
- Find out how much you can save.

/5

Marking Rubric

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Total Score = /27

Short Answer Question

Chen has \$500 saved for a new TV. There is one on sale for \$700. He can make payments for two years. The payments add up to \$850.



Should he buy the TV on sale?

Yes No

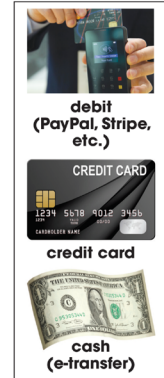
Why or why not? Type your answer in the box below.

/2

Reading Passage

You're in front of the cashier. You're ready to pay. But how should you pay? Should you use your debit card? Maybe you should use your credit card. How about cash? Think before you pay.

The trade of things for money is called a transaction. What you pay with is called the "method of payment". It is where the money is coming from. Think about what you are buying. Then, decide how to pay. Some stores will only take certain types of payment. For example, a small coffee shop may only take cash. A hotel needs a credit card. It is a good idea to ask before you buy.



True or False

Are the following statements TRUE or FALSE? Use the circles to answer.

- You pay interest when you use cash.
TRUE FALSE
- A credit card can be used for a security deposit.
TRUE FALSE
- Some stores do not take cash.
TRUE FALSE
- Online stores often ask for a credit card.
TRUE FALSE
- A debit card uses borrowed money.
TRUE FALSE

/5

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Total Score = /27

Short Answer Question

Ji-hoon has a credit card with a \$500 limit. He wants to buy a fitness tracker. The total will come to \$475.



Should he charge the fitness tracker to this credit card?

Yes No

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

/2

Reading Passage

Main Sources of Credit

Credit Cards	Loans
<ul style="list-style-type: none"> • Credit limit: an amount you can spend up to each month. • To buy everyday items and expensive things. • Billed each month. • Interest added to amount not paid each month. • Minimum payment required each month. • Can get from banks or stores. 	<ul style="list-style-type: none"> • Money given all at once. • To buy cars, houses, school fees. • Set amount to pay each month. • Interest built in. • Can get from banks.

Comprehension Questions

Ignacio is applying for a credit card. He goes to the bank. Below is a credit card application he is given. He needs to fill it out. Label the different things needed in order to get a credit card.

Use the words from the list. Drag and drop the words into the diagram.

- contact info
- co-applicant info
- employment
- income
- credit score

a) _____
b) _____
c) _____
d) _____
e) _____

CREDIT APPLICATION

APPLICANT INFORMATION

NAME: _____

ADDRESS: _____

PHONE: _____

DATE OF BIRTH: _____

EMPLOYER: _____

INCOME: _____

CREDIT SCORE: _____

CO-APPLICANT INFORMATION

NAME: _____

ADDRESS: _____

DATE OF BIRTH: _____

PHONE: _____

Signature: _____

/5


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Total Score = /31

Short Answer Question

 Hiroki's mom is worried he is not saving enough. She says he should save some money for an emergency. He says he can use his credit card in an emergency.




 Who is right?

- Hiroki Hiroki's Mom

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

/2


Reading Passage

 Saving helps you meet your life goals. Most big goals need you to save some money. Do you want to buy a house? Do you want to go on a trip? Then you will need to save money. Your dreams cost money! It can seem hard to save. It can be even harder when you don't make a lot of money. The more often you can save, the easier it will be. Remember, you are investing in your future.



There is an old story about an ant and a grasshopper. In the summer, the ant spends all his time saving food. The grasshopper doesn't save anything. When winter came, the grasshopper had no food. He wasn't prepared! The ant had food all winter.

Comprehension Questions

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

Liu wants to save for his college tuition. He is in grade 10. He will be going to college in three years. He wants to save half of the fees.

What will he need in order to open an account?

- Identification.
- A new shirt.
- \$1000.
- His yearbook.



/1

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Total Score = /22

Short Answer Question

Mauricio is leasing a car. The contract is committing to three years of payments. Mauricio may move out of the country next year.



Should he sign the contract?

Yes No

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

/2

Reading Passage

Kana has an app that tracks her money. It is linked to her bank accounts. She put in her budget goals. It knows when her bills are due. It sends her an alert. There are circles that show how much money she has left. She cannot spend any more money on food.



Food



Transit



Clothes

Comprehension Questions

Answer YES or NO about these money habits. Use the circles to answer.

It is a good idea to have extra money in case you are charged fees.
YES NO

You can pay your bills when you want.
YES NO

Paying your cell phone bill on time is best.
YES NO

Lending money to a friend is most important.
YES NO

/4

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Total Score = /28

Matching

Match the word on the left with its meaning on the right. Type the number of the word next to its meaning.

- | | | | |
|---|----------|--|--------------------------|
| 1 | Fraud | Trying to get information with a fake email. | <input type="checkbox"/> |
| 2 | Scam | Not real. | <input type="checkbox"/> |
| 3 | Phishing | Check to see if something is true. | <input type="checkbox"/> |
| 4 | Fake | A scheme to trick someone. | <input type="checkbox"/> |
| 5 | Verify | A trick. | <input type="checkbox"/> |

/5

Reading Passage

Safety Tip

Spelling, grammar and strange layouts are all clues. Do not click on any links. Do not give your information. Stay on sites you know.

Sometimes, fraud can be offline. Someone may have your information. They can use it in many other places. Telephone calls can be scams. So can text messages. They may say they're from a business. They will ask for your private information. They want you to send them money. Don't do it! If you're not sure, hang up. You can contact your bank or the company to make sure.

Comprehension Questions

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

- ✓ a) What will a bank NEVER ask for online?
- Your address.
 - Your birthday.
 - Your password.
- ✓ b) What is a phishing site?
- A fake site that looks real.
 - A site that sells fish.
 - A sport news site.

/2

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Total Score = /25

Hands-on Activity

Hands-on Activity: Research a Money App

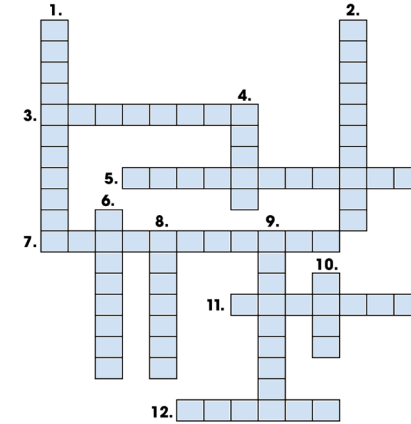
 What if you want to budget but don't like pen and paper? Maybe you have a hard time remembering to write things down. Don't worry! With technology today, there are lots of ways to keep track of your money. There are many different apps. Some will keep track of your spending and others give points for spending at certain places. Maybe you want an app that reminds you to save. There could be an app that helps you find the best deal. There are so many out there!



Crossword


Word List

approval
budget
conditions
credit score
deposit
installment
investing
limit
loan
savings
transaction
variable



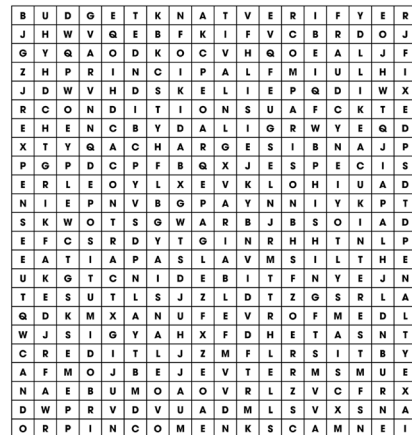
/12

Word Search

 Drag the red circles


over top of the words
you find in the word
search.

/21



Comprehension Quiz

Comprehension Quiz

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

- ✓ a) What is a benefit of using a credit card?
- It's free money.
 - It connects to your online account.
 - It can be used for security deposits.
 - It looks good.
- ✓ b) What does a co-signer do?
- Shares responsibility of a loan.
 - Drives someone to the bank.
 - Watches a contract get signed.
 - Reads the contract.

/2