

Drag and Drop

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

landlord

application

rent

- a) You have to fill out an _____ if you want to rent a home.
- b) _____ is due each month to live in a house or apartment.
- c) Your _____ will fix the building and the place you rent.

/3

Reading Passage

Buying a house can be expensive. You will get a loan to buy the house. You will pay the money back each month. This loan is called a mortgage. The home is yours as long as you pay the bills. Be sure to think of all pros and cons before you move!

Renting

- Pay rent each month
- No repairs
- No taxes
- Do not own the home
- Must sign a lease
- Electricity, water and gas sometimes included

Buying

- Pay mortgage each month
- Repairs
- Taxes
- Own the home
- Electricity, water and gas extra

Comprehension Questions

Juan José really likes an apartment. He has made a list of pros and cons.

Pro	Con
Big yard for a dog.	More than one hour to work.
New bathroom.	Small kitchen.
Security buzzer at door.	No balcony.
	Loud neighbors.

Should Juan José move in? Yes No

/1

Marking Rubric

Name: _____

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Total Score = /23

Short Answer Question

Min-jun has to be at work every day for 9:00 am. He lives in the city. What are some ways he can get to work on time?



Type your answer in the box below.

/1

Reading Passage

Once you feel ready to drive, get insurance. You must have it before you drive. It protects you if you're in an accident. Often insurance is paid each month. Do not drive without it!

Other things to remember:

- Ensure the car works well.
- Make sure there is gas.
- Keep the car clean.
- Check around the car before you leave.

True or False

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

Getting insurance is important.
 TRUE FALSE

You can see better if you turn your headlights off.
 TRUE FALSE

Having your car full of junk makes it easy to drive.
 TRUE FALSE

Driving School is a great first step to driving.
 TRUE FALSE

Always use the speed limit when driving.
 TRUE FALSE

/5

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Short Answer Question

Valentina has a friend she met online. Her friend wants to have coffee at her house.



Should Valentina invite her over to her house?

Yes No

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

/2

Reading Passage

Dos and Don'ts for Public Safety	
Do	Don't
<ul style="list-style-type: none"> Notice things around you. When out at night, go to places with lots of light. If you walk alone, look around. Tell a friend where you will be going. Keep phone numbers of friends and family. 	<ul style="list-style-type: none"> Stare at your phone. Leave your wallet on a table or bench beside you. Trust people you don't know.

Ava lost her bus pass and needs to get home. She sees a paramedic, an old lady, and the cashier for transit tickets. Who does she go to?

She goes to the cashier to get a new bus pass.

Comprehension Questions

Match the WHIMIS symbols on the left with its meaning on the right. Drag and drop the symbol next to its meaning.

- 1
- 2
- 3
- 4
- 5

- Corrosive
- Oxidizing
- Poison
- Flammable
- Dangerously Reactive

/5

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Total Score = /28

Short Answer Question

Santiago sees his electricity and water bills are high. He likes to leave his TV on overnight. He leaves the water on when he brushes his teeth.



Are these good ways to use less electricity and water?

Yes No

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

/2

Reading Passage

Vampire power is when something uses power when its plugged in but not turned on. For example, unplug your phone when it's charged. It is still using power. Unplug electronics to save energy! Help yourself and the Earth! Go Green!

Luca wants to save energy in his house. He came up with these ideas:

- 1) Turn off the water when he brushes his teeth.
- 2) Unplug his tablet when its charged.
- 3) Turn the light off when he leaves the room.



Comprehension Questions

Lee wants to make a pizza.

Put the steps he should follow in the right order.

- Roll the dough.
- Put the pizza in the oven.
- Wash vegetables. Cut them on a blue cutting board.
- Slice the pepperoni on a red cutting board.
- Wash hands.
- Wash hands.

/6

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Total Score = /31

Short Answer Question

David wants to learn how to play guitar. He has a friend who knows how to play. What are some things David can do to learn?



Type your answer in the box below.

/1

Reading Passage

It is easy to get along with people who like the same things as you. When everyone likes something, you can all enjoy it together! For example, you and your friends may like soccer. This makes it easy to play in the park.

Health Tip

Research shows that people who are social live longer.

Being with friends is fun. It can also make you feel happier. Friends help make memories. There are ways to make new friends. There may be something you are good at. You can teach someone. If you volunteer, you will meet new people.

True or False

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

- Having a schedule helps you get things done.
TRUE FALSE
- Activities are always expensive.
TRUE FALSE
- Free time isn't important.
TRUE FALSE
- Volunteering is a great way to spend time and meet new people.
TRUE FALSE

/4

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Total Score = /32

Drag and Drop

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

- | | |
|-----------|---------|
| community | service |
| clinic | errand |

- a) A _____ helps you when you are in need.
- b) The _____ on my street helped my sore throat.
- c) His mom added another _____ to the list.
- d) The _____ has a lot of shops.

/4

Reading Passage

Safety Tip

Look for these symbols to get help.



Is there a problem at home? You must know who to call. Sometimes you can't fix it yourself. If you rent, call your landlord. They will fix something that is broken. For example, they will fix a leaky toilet. If you let a problem go on, it will get worse. Be proactive!

Comprehension Questions

Different problems need different solutions. Pick the best answer that matches the problem.

- ✓ a) If you have a sprained ankle you should go to:
- the police.
 - the emergency room.
 - the clinic.
 - the pharmacy.
- ✓ b) When you have a headache, you should:
- go to the pharmacy.
 - go to the library.
 - call 911.
 - go to the dentist.

/2

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Total Score = /29

Hands-on Activity

Hands-on Activity: DIY Dilemma

Uh-oh! Something is broken at home! You could call your landlord. What if it is a small problem? What if you own your home? You may need to fix things yourself. There are lots of jobs around a house that can be easily fixed. Choose one of these common household projects and research how to fix it. Pick one of these DIY projects:

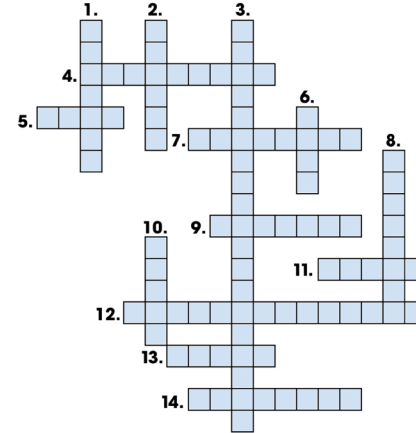
- Fix a running toilet.
- Paint a room.
- Defrost a freezer.
- Unclog a kitchen sink.
- Disconnected wi-fi.

Show what you found in a written guide. You will need to write the steps to solve the problem. Write them so someone with no experience can fix it. Use easy to read words and short sentences. Pictures are helpful. You can use a manual you have for an example.

Crossword

Word List

- alarm
- community
- conserve
- fare
- first responder
- internal
- temperature
- license
- mortgage
- rent
- route
- sanitary
- service
- symbol
- toxic



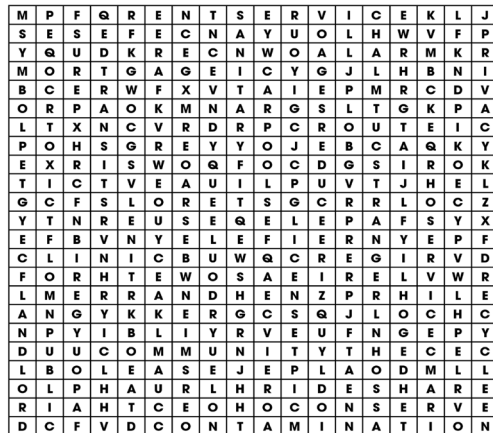
/14

Word Search

Drag the red circles

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

/26



Comprehension Quiz

a) What should you do if you want to meet someone from online?

b) Name three places you should know how to get to when sick.

/2

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

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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

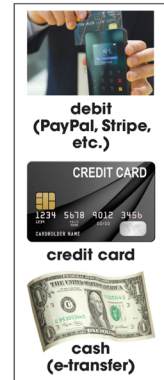
Why or why not? Type your answer in the box below.

/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

CREDIT APPLICATION

APPLICANT INFORMATION

NAME: _____

ADDRESS: _____

PHONE: _____

DATE OF BIRTH: _____

EMPLOYER: _____

INCOME: _____

CREDIT SCORE: _____

CO-APPLICANT INFORMATION

NAME: _____

ADDRESS: _____

DATE OF BIRTH: _____

PHONE: _____

Signature: _____

a) _____

b) _____

c) _____

d) _____

e) _____

/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

Marking Rubric

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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

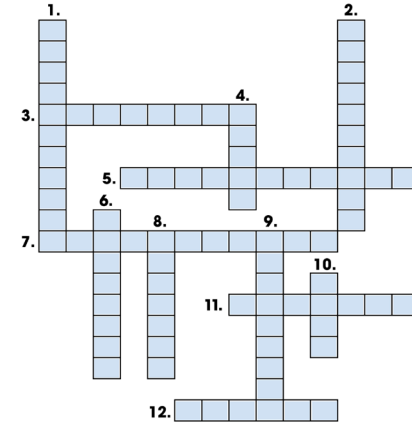
 What if you want to budget but don't like pen and paper? Maybe you have a hard time remembering to write things down. Don't worry! With technology today, there are lots of ways to keep track of your money. There are many different apps. Some will keep track of your spending and others give points for 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



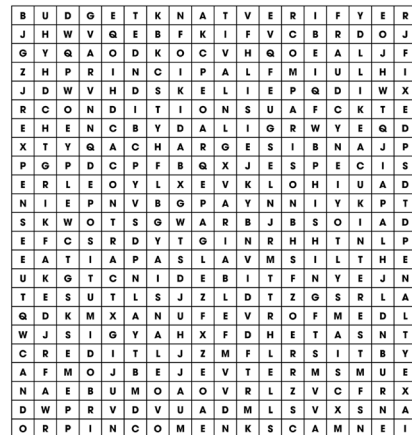
/12

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

Drag and Drop

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

traits

experience

cover letter

- a) A _____ introduces you to employers.
- b) Be sure to include all of your work _____.
- c) Your personality _____ can be an asset on the job site.

/3

Reading Passage

You may have had a problem at a past job. You don't want to draw focus to this. You must be careful when writing the resume. It may not be smart to include a job you were fired from. In this case, you will choose a different format. Perhaps your resume will put past jobs in a list. The focus will be on your volunteer work. It could also show new courses you have finished. Use the layout to help look your best! Happy job hunting!

There are many ways to write a resume. Every employer is different. Some people will pick a style based on their details.

All resumes have:

- Name
- Address
- Contact information.
- Education
- Skills you have for the job.
- Past work/volunteer experience.

Comprehension Questions

Answer the questions about preparing a resume and cover letter. Drag the checkmark to the answer that is the most correct.

- a) What is NOT included on a resume?
- How many pets you have.
 - Your education.
 - Your past jobs.
 - Your address.
- b) What is important to remember for a cover letter?
- Write as much as possible.
 - Be professional.
 - Use a fancy font.
 - Include pictures.

/2

Marking Rubric

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Total Score = /29

Short Answer Question

Joshua has an interview on Monday. It is for a job in a car dealership. He wants to wear some ripped jeans and his favorite T-shirt.



Is this what he should wear?

Yes No

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

/2

Reading Passage

Going to a job interview can make anyone nervous. It is hard for some people to talk to strangers. When you are nervous, you may not come across as a good choice. If you aren't ready, you may not feel confident. There are a few things to think of before you go to an interview.

Interview Tip:

- Be on time. It is best to be a few minutes early.
- Check your appearance. Wear clean, professional clothes.
- Have a positive attitude. Show enthusiasm to be there.

True or False

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

- If the boss swears, you should too.
TRUE FALSE
- Wear your favorite clothes to an interview.
TRUE FALSE
- Bringing an extra resume is a good idea.
TRUE FALSE
- It can help to pause before replying.
TRUE FALSE
- It's okay if you are two minutes late.
TRUE FALSE

/5

Marking Rubric

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Total Score = /27

Short Answer Question

Valeria wants to go to a spin class. It starts ten minutes before her shift is over. She thinks it would be okay to leave early.



Is this a good idea?

Yes No

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

/2

Reading Passage

BE PREPARED:

What exactly is your job? You need to find out what has to be done. What is your responsibility? Ask your boss if you're not sure. Once you know your role, you won't have to ask. This will get you a reputation of being reliable.

BE SOCIABLE:

It's important to get along with your coworkers. You should always be friendly. Be sure that you aren't too casual. You don't want to ignore your duties. Your work ethics will be rewarded.

Comprehension Questions

Answer the questions about being a good employee.

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

a) What is a great way to show interest in your job?

- Ask about upgrading your skills.
- Taking a quick lunch.
- Being friends with your co-workers.



b) What is NOT a good trait of a mentor?

- Patience
- Hardworking
- Anger

/2

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Total Score = /26

Short Answer Question

Ye-eun hears her co-workers telling a mean story. It is about another co-worker.

Should Ye-eun repeat what she heard?

Yes No



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

/2

Reading Passage

Communication is the key to getting along with others.

Knowing how to act in a situation will help you do well at work. Getting to know your boss is a big part of being successful at work. Your boss oversees your tasks. They can promote or fire you. They want you to do the best job possible.

It may be easy to get to know your boss. They may tell funny stories and make jokes. They may swear or complain about work. Some bosses may not mind if you do it too. It is best to avoid this. Work should be professional. Try your best to not swear or share too many personal things.

Comprehension Questions

Answer the questions about good co-worker protocol. Drag the checkmark to the answer that is the most correct.

a) Two co-workers are in an argument. You should:

- Pick a side.
- Tell them they are both silly.
- Say you're not getting involved.
- Tell your boss.

b) You see your co-worker taking money from the cash register. You should:

- Tell your boss.
- Loan them money.
- Ignore it.
- Yell at your co-worker.

/2

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Total Score = /23

Short Answer Question

Taylor has been told volunteering will give her experience for her resume. She thinks it's a waste of time.

Is she right?

Yes No



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

/2

Reading Passage

You are going to do a lot of good things. What are you good at? Are there certain things you can help with? Do you like social media? Maybe you can have online outreach. Are you good at sports? A sports camp would love to have you! Are you organized? You may make a good event planner. Even something as simple as washing dishes will be appreciated. Anyone can help!

Volunteer Tip

Do you want to be a teacher? You can volunteer with camps for kids or mentor programs. Do you like animals? A shelter may be a good choice. Other places may be a soup kitchen, clothing drive, or senior's home.

Comprehension Questions

Are the following statements a good idea? YES or NO. Use the circles to answer.

- Being late for your volunteer shift.
YES NO
- Telling your friends private information about the job.
YES NO
- Asking your friends to join you.
YES NO

/3

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Total Score = /31

Drag and Drop

📖 Drag each word beside its definition. Drag and drop the words in the boxes.

discrimination

rights

code of conduct

compensation

union

- _____ a) Treating people differently based on how they look.
- _____ b) A group that helps workers have good conditions.
- _____ c) How someone should act in a certain place.
- _____ d) What you are given automatically as a human.
- _____ e) Being given something to make up for a loss.

/5

Reading Passage

📖 It is exciting when you start a new job. You want to do a good job. It is fun to meet new people. You may even be excited to earn some money! No matter how much you want a job, no job is worth losing your rights for. Never be unsafe at work. Ask for help. Ask questions!

KNOW YOUR RIGHTS	
Minimum Wage	This is the least amount you will be paid per hour. If you quit or are fired, you will still be paid for hours you worked. Employers can't keep your earnings from you.
Disability	Each workplace must help you get what you need to do a good job. You should be able to move around your workplace safely. You must get the tools you need.

Comprehension Questions

📖 Lauren has a wheelchair. There is one door that is too small. She has to take the long way around. She is often slow to help customers. She tells her boss. The door is fixed. Her customers get helped much faster!

📖 1. Which Employee Rights is Lauren taking advantage of? Workplace Injury

Minimum Wage Disability Workplace Safety Workplace Injury

📖 2. Which of these can help you stay safe at work? Check all that apply ✓

- Using protective gear.
- Asking for better instructions.
- Not listening to your boss.
- Going online for instructions.

/3

Marking Rubric

Name: _____

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Total Score = /28

Hands-on Activity

Hands-on Activity: Will You Hire Me?

It can be hard to find a job. You need a great resume. You must convince others why you are a good choice. Knowing what you're good at can be hard. It can be easier to find good things in others. This is true with someone you really like! Who do you admire? Your task is to think of a fictional character. They can be from a movie. You can pick someone from a book. You can pick any character you like. You will make a resume for them. Help them make some money!

Here are some things to think about:

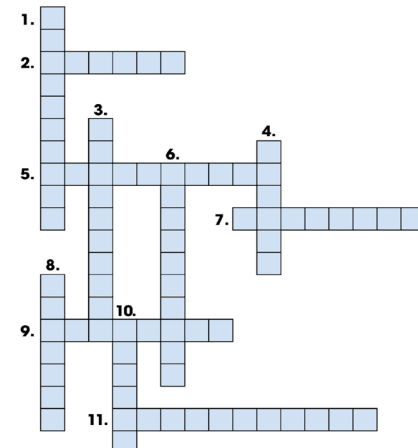
- Where do they live?
- What are they good at?
- What kind of job would they like?
- What skills do they have?
- Where might they have worked before?



Crossword

Word List

- appearance
- cover letter
- enthusiasm
- ethics
- experience
- greeting
- outreach
- reputation
- resume
- traits
- upgrade



/11

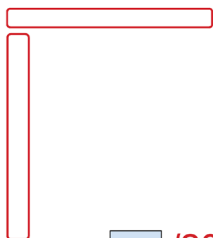
Word Search

Drag the red circles

over top of the words

you find in the word

search.



/20



Comprehension Quiz

Comprehension Quiz

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

- ✓ a) What is the most important thing to have when looking for a job?
 - A good handshake.
 - A resume.
 - A cover letter.
 - Volunteer experience.
- ✓ b) What is the purpose of a cover letter?
 - To brag.
 - To introduce yourself.
 - To sell a product.
 - Get sponsors for your charity.

/2