

Drag and Drop

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

strategy

clarification

attentive

- a) I need _____ after reading the contract.
- b) Playing chess requires a great deal of _____ to win.
- c) He was a very _____ student during math class.

/3

Reading Passage

Listening is one of the most important skills. If you are narrow-minded, you will not reach a deal. Being focused on one thing will prevent you from listening to what others are saying. You may miss key information and details. It is also a sign of respect when it is clear you are listening. When there is respect, the negotiation should end positively.

Sometimes, coming to an understanding can be confusing. People may be talking loudly or quickly. You may have more questions to ask. Getting clarification will help you feel that you're getting what you want. Don't be afraid to ask more questions. Have a strategy! It may be helpful to arrive with prepared questions. If you have thought of issues before you come to bargain, then you can save time.

Comprehension Questions

Layla runs a cleaning service. She is trying to decide on a price for her new client. The client refuses to pay her full asking price. Layla can't afford to charge less than what she offered. A conversation is shown below. Put the parts of their conversation in the correct order.

- Layla: "Thank you for your time. Please take my business card in case you change your mind."
- The client: "yells and calls Layla insulting names".
- Layla: "I charge \$80 per day."
- Layla: "I can throw in a small cleaning job for free each session."
- The client: "I'm sorry, but I cannot pay what you charge, even with the bonus job."

/5

Marking Rubric

Name:

	Level 1	Level 2	Level 3	Level 4
Understanding Concepts	Demonstrates a limited understanding of the concepts. Requires teacher intervention. <input type="checkbox"/>	Demonstrates a basic understanding of the concepts. Requires some intervention. <input type="checkbox"/>	Demonstrates a good understanding of the concepts. Requires no intervention. <input type="checkbox"/>	Demonstrates an excellent understanding of the concepts. Requires no intervention. <input type="checkbox"/>
Responses to the text	Expresses responses to the text with limited effectiveness; inconsistently supported by proof from the text. <input type="checkbox"/>	Expresses responses to the text with some effectiveness; supported by some proof from the text. <input type="checkbox"/>	Expresses satisfactory responses to the text with some effectiveness; supported by satisfactory proof from the text. <input type="checkbox"/>	Expresses thorough responses to the text with some effectiveness; thoroughly supported by proof from the text. <input type="checkbox"/>
Analysis of Concepts	Interprets various concepts from the text with limited, unrelated details and incorrect analysis. <input type="checkbox"/>	Interprets various concepts from the text with some details but also some incorrect analysis. <input type="checkbox"/>	Interprets various concepts from the text with satisfactory details and good analysis. <input type="checkbox"/>	Interprets various concepts from the text with excellent details and thorough analysis. <input type="checkbox"/>
Application of Concepts	Demonstrates a limited ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a basic ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a satisfactory ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a strong ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>

Total Score = /26

Short Answer Question

Isabella's friends are all going on a vacation overseas. They invited her to join in. She doesn't have any money saved. The trip would need to go on her credit card. The trip is only a few weeks away.

Should she charge the trip to her credit card?

Yes No

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

/2

Reading Passage

Credit cards have a limit of how much you can spend. You will need to make monthly payments on it. Your credit will not expire in a certain time, like a loan. It will go up and down depending on how much you pay. There is interest charged on the amount you used. Each month, you will need to pay a minimum payment to cover interest and some of the amount you have used. Be sure to be smart about your money! Plan ahead and be cautious.

Be sure to leave some room on your cards. Pay off the bill in full each month. These are ways to make sure you don't have credit problems in the future.

True or False

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

- A bank will give a loan to anyone who wants one.
TRUE FALSE
- Your minimum payment is the entire amount you owe on your credit card.
TRUE FALSE
- Having a good credit score is helpful to get a loan.
TRUE FALSE
- Assets are items you still owe money for.
TRUE FALSE
- Cash flow is the balance between money coming in and money coming out.
TRUE FALSE

/5

Marking Rubric


Name:

Marking Rubric


	Level 1	Level 2	Level 3	Level 4
Understanding Concepts	Demonstrates a limited understanding of the concepts. Requires teacher intervention. <input type="checkbox"/>	Demonstrates a basic understanding of the concepts. Requires some intervention. <input type="checkbox"/>	Demonstrates a good understanding of the concepts. Requires no intervention. <input type="checkbox"/>	Demonstrates an excellent understanding of the concepts. Requires no intervention. <input type="checkbox"/>
Responses to the text	Expresses responses to the text with limited effectiveness; inconsistently supported by proof from the text. <input type="checkbox"/>	Expresses responses to the text with some effectiveness; supported by some proof from the text. <input type="checkbox"/>	Expresses satisfactory responses to the text with some effectiveness; supported by satisfactory proof from the text. <input type="checkbox"/>	Expresses thorough responses to the text with some effectiveness; thoroughly supported by proof from the text. <input type="checkbox"/>
Analysis of Concepts	Interprets various concepts from the text with limited, unrelated details and incorrect analysis. <input type="checkbox"/>	Interprets various concepts from the text with some details but also some incorrect analysis. <input type="checkbox"/>	Interprets various concepts from the text with satisfactory details and good analysis. <input type="checkbox"/>	Interprets various concepts from the text with excellent details and thorough analysis. <input type="checkbox"/>
Application of Concepts	Demonstrates a limited ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a basic ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a satisfactory ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a strong ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>

Total Score = /34

Short Answer Question

 Kylie is buying a new car. Her insurance will cost more money. Her friends say she should research other companies to get a good deal. She feels guilty about leaving her insurance company.




 Should she shop around?

Yes No

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

/2


Reading Passage

 Owning a home is one of the biggest purchases in your life. Even if you get a great deal, it is still a ton of money! Most people save for many years to have a down payment. Your mortgage payment is often one of the biggest parts of your budget.

Ways to Know You're a Responsible Home Owner:

- Do you pay your mortgage on time?
- Do you pay your yearly property taxes?
- Is your insurance coverage enough?
- Are things being kept in good working order?
- Do you have money saved in case something needs to be fixed?

Comprehension Questions

 Rank the following in order of most important (1) to least important (5) when you are a home owner.

- Having a nice mailbox.
- Ensuring there are no gas leaks in your home.
- Paying your mortgage on time.
- Replacing all the old carpet.
- Fixing a leaky faucet.



/5

Marking Rubric

Name:

Marking Rubric

	Level 1	Level 2	Level 3	Level 4
Understanding Concepts	Demonstrates a limited understanding of the concepts. Requires teacher intervention. <input type="checkbox"/>	Demonstrates a basic understanding of the concepts. Requires some intervention. <input type="checkbox"/>	Demonstrates a good understanding of the concepts. Requires no intervention. <input type="checkbox"/>	Demonstrates an excellent understanding of the concepts. Requires no intervention. <input type="checkbox"/>
Responses to the text	Expresses responses to the text with limited effectiveness; inconsistently supported by proof from the text. <input type="checkbox"/>	Expresses responses to the text with some effectiveness; supported by some proof from the text. <input type="checkbox"/>	Expresses satisfactory responses to the text with some effectiveness; supported by satisfactory proof from the text. <input type="checkbox"/>	Expresses thorough responses to the text with some effectiveness; thoroughly supported by proof from the text. <input type="checkbox"/>
Analysis of Concepts	Interprets various concepts from the text with limited, unrelated details and incorrect analysis. <input type="checkbox"/>	Interprets various concepts from the text with some details but also some incorrect analysis. <input type="checkbox"/>	Interprets various concepts from the text with satisfactory details and good analysis. <input type="checkbox"/>	Interprets various concepts from the text with excellent details and thorough analysis. <input type="checkbox"/>
Application of Concepts	Demonstrates a limited ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a basic ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a satisfactory ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a strong ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>

Total Score = /33

Short Answer Question

Jackson is having difficulty paying all his bills. His furnace unexpectedly broke, and he had to replace his car tires. He wants to go to a cash advance place. The interest rate is very high. His mom offers to loan him the money.



Who should he get the loan from?

Cash advance Jackson's Mom

Why? Type your answer in the box below.

/2

Reading Passage

Using only your net income, how long would it take to save for the entire price of a home? Would you have to save for decades in order to buy a car? It would be very hard for most people to save this amount of money. This is when a loan comes in handy.

Important Terms to Know:
Lender – Someone who gives out a loan, like a bank.
Borrower – The one accepting the loan.

Borrowers must agree to the terms of the lender. These could include how long the loan is going to be repaid in, or how much interest is charged. Your credit score and loan history will affect the interest rate.

The principal is the amount of money the loan is for. It is the value of the purchase, like the cost of a house. For every day you haven't paid the loan back, it earns interest. Interest is added to the principal, so there is some perk for the lender.

Comprehension Questions

Aaliyah just moved into her new apartment and is missing a lot of furniture. She already is paying more rent than she did at her last place. She really wants to buy new living room furniture. Her credit score will affect whether she can get the loan or not. Match the credit score with the possible scenario that led to it. Use the chart on slide 24 as a reference.

- | | | | |
|---|---------|---|--------------------------|
| 1 | 300-629 | Always pays bills on time, low use of available credit. | <input type="checkbox"/> |
| 2 | 630-689 | Never pays bills on time, many accounts in collection. | <input type="checkbox"/> |
| 3 | 690-719 | Most bills paid on time, may have a high use of credit. | <input type="checkbox"/> |
| 4 | 720-850 | Some bills paid late, may have high use of credit. | <input type="checkbox"/> |

/4

Marking Rubric

Name:

	Level 1	Level 2	Level 3	Level 4
Understanding Concepts	Demonstrates a limited understanding of the concepts. Requires teacher intervention. <input type="checkbox"/>	Demonstrates a basic understanding of the concepts. Requires some intervention. <input type="checkbox"/>	Demonstrates a good understanding of the concepts. Requires no intervention. <input type="checkbox"/>	Demonstrates an excellent understanding of the concepts. Requires no intervention. <input type="checkbox"/>
Responses to the text	Expresses responses to the text with limited effectiveness; inconsistently supported by proof from the text. <input type="checkbox"/>	Expresses responses to the text with some effectiveness; supported by some proof from the text. <input type="checkbox"/>	Expresses satisfactory responses to the text with some effectiveness; supported by satisfactory proof from the text. <input type="checkbox"/>	Expresses thorough responses to the text with some effectiveness; thoroughly supported by proof from the text. <input type="checkbox"/>
Analysis of Concepts	Interprets various concepts from the text with limited, unrelated details and incorrect analysis. <input type="checkbox"/>	Interprets various concepts from the text with some details but also some incorrect analysis. <input type="checkbox"/>	Interprets various concepts from the text with satisfactory details and good analysis. <input type="checkbox"/>	Interprets various concepts from the text with excellent details and thorough analysis. <input type="checkbox"/>
Application of Concepts	Demonstrates a limited ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a basic ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a satisfactory ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a strong ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>

Total Score = /27

Short Answer Question

📖 Daria is traveling to Europe over the summer. She says she isn't going to convert her money because everywhere will accept American cash.

✍️ Is this a good idea?

✓ Yes No



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

/2

Reading Passage

📖 When you are traveling, it helps to do this math when you see prices listed. For example, if you know that the exchange rate is 1.25, you can figure out the price. Look over your amount to make sure you won't have an account imbalance.

Exchange rate between ¥ Yen and \$ USD = 0.0090%
Shoes at a Japan shop cost ¥10,000 x 0.0090 = \$90 USD

Currency rates change daily. Be sure to use an app or check online for the exchange rate of the day. If you are traveling and looking to change money over, go to a bank. They usually offer the best rate. Be sure you are getting the best rate for your money!

Comprehension Questions

✍️ Choose the best answer for the follow. Drag the checkmark to the answer that is the most correct.

✓ a) What is a common concern about cryptocurrency?

- It is used to do illegal activities.
- There are no banking fees.
- Anyone can access it.
- There are no credit cards.



✓ b) What was the first cryptocurrency?

- LitCoin
- CoinBit
- BitCoin
- C-Chips

/2

Marking Rubric

Name:

Marking Rubric

	Level 1	Level 2	Level 3	Level 4
Understanding Concepts	Demonstrates a limited understanding of the concepts. Requires teacher intervention. <input type="checkbox"/>	Demonstrates a basic understanding of the concepts. Requires some intervention. <input type="checkbox"/>	Demonstrates a good understanding of the concepts. Requires no intervention. <input type="checkbox"/>	Demonstrates an excellent understanding of the concepts. Requires no intervention. <input type="checkbox"/>
Responses to the text	Expresses responses to the text with limited effectiveness; inconsistently supported by proof from the text. <input type="checkbox"/>	Expresses responses to the text with some effectiveness; supported by some proof from the text. <input type="checkbox"/>	Expresses satisfactory responses to the text with some effectiveness; supported by satisfactory proof from the text. <input type="checkbox"/>	Expresses thorough responses to the text with some effectiveness; thoroughly supported by proof from the text. <input type="checkbox"/>
Analysis of Concepts	Interprets various concepts from the text with limited, unrelated details and incorrect analysis. <input type="checkbox"/>	Interprets various concepts from the text with some details but also some incorrect analysis. <input type="checkbox"/>	Interprets various concepts from the text with satisfactory details and good analysis. <input type="checkbox"/>	Interprets various concepts from the text with excellent details and thorough analysis. <input type="checkbox"/>
Application of Concepts	Demonstrates a limited ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a basic ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a satisfactory ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a strong ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>

Total Score = /25

Drag and Drop

Answer the questions with words from the list. Drag and drop the words into the boxes.

salary

infrastructure

produce

a) What are fruits and vegetables classified as?

b) What is the amount of money you make in a year, no matter how many hours?

c) What are roads, water lines, gas pipes in a town referred to as?

/3

Reading Passage

At the end of the year, everyone must file their taxes.

Don't skip it! It is a criminal offense to not file your taxes.

You will be fined if you are late or miss a year. Taxes

aren't all bad, however. Sometimes, too much tax was

taken, and you will be entitled to a refund. Bonus money!



Income tax is unavoidable. Without it, countries wouldn't be able to pay for roads, healthcare, or

school. Make sure you know just how much tax you are paying, so you can have an easier cash flow!

Comprehension Questions

Sofia is shopping at a superstore. It sells food, clothes, electronics and over-the-counter medicine. She has a small list of things to buy. She has \$50 to spend. Sales tax in her state is 3%. Calculate the tax on the items and decide whether she has enough money.

Bread	\$2.25	<input type="text"/>
Socks	\$9.99	<input type="text"/>
Cleaner	\$3.79	<input type="text"/>
Sweater	\$19.99	<input type="text"/>
Apples	\$2.75	<input type="text"/>
Ibuprofen	\$7.99	<input type="text"/>
Total (before tax)	\$46.76	<input type="text"/>
With tax		<input type="text"/>

Does Sofia have enough money?

Yes No

/9

Marking Rubric

Name:

	Level 1	Level 2	Level 3	Level 4
Understanding Concepts	Demonstrates a limited understanding of the concepts. Requires teacher intervention. <input type="checkbox"/>	Demonstrates a basic understanding of the concepts. Requires some intervention. <input type="checkbox"/>	Demonstrates a good understanding of the concepts. Requires no intervention. <input type="checkbox"/>	Demonstrates an excellent understanding of the concepts. Requires no intervention. <input type="checkbox"/>
Responses to the text	Expresses responses to the text with limited effectiveness; inconsistently supported by proof from the text. <input type="checkbox"/>	Expresses responses to the text with some effectiveness; supported by some proof from the text. <input type="checkbox"/>	Expresses satisfactory responses to the text with some effectiveness; supported by satisfactory proof from the text. <input type="checkbox"/>	Expresses thorough responses to the text with some effectiveness; thoroughly supported by proof from the text. <input type="checkbox"/>
Analysis of Concepts	Interprets various concepts from the text with limited, unrelated details and incorrect analysis. <input type="checkbox"/>	Interprets various concepts from the text with some details but also some incorrect analysis. <input type="checkbox"/>	Interprets various concepts from the text with satisfactory details and good analysis. <input type="checkbox"/>	Interprets various concepts from the text with excellent details and thorough analysis. <input type="checkbox"/>
Application of Concepts	Demonstrates a limited ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a basic ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a satisfactory ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a strong ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>

Total Score = /33

Hands-on Activity

Hands-on Activity: Hot Wheels

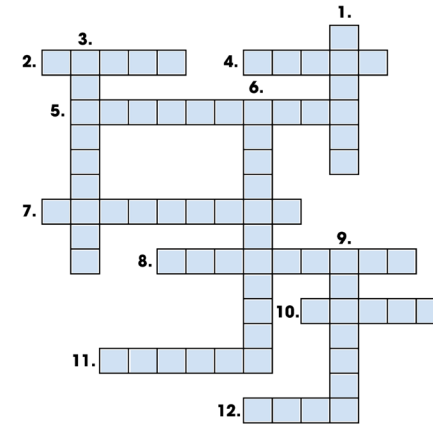
Are you in the market for a new ride? Perhaps that new car you're eyeing is an electric model. Even if you have no intention of buying a car, think of one you might like to drive. You may like the look of it, but do you know what it would cost?

Choose a car to research. Many websites write consumer reports. These tell buyers what is exceptional about the car and what needs to be changed. For example, some cars rank high in safety but low in agility. What features in your car do you need for your lifestyle? Are you looking for something for all your friends to ride in? Or do you want something eco-friendly?

Crossword

Word List

- bureau
- compromise
- exception
- expire
- liability
- loyal
- maintenance
- principal
- produce
- rate
- terms
- value



/12

Word Search

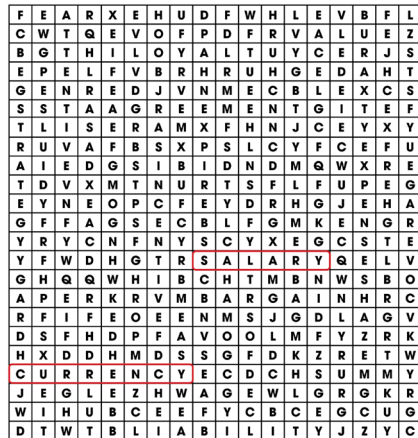
Drag the red circles

over top of the words

you find in the word

search.

/16



Comprehension Quiz

Comprehension Quiz

List 4 keys to a successful negotiation.

/4