

# Matching

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

1	manners	rules of behavior in a certain place	<input type="checkbox"/>
2	code of conduct	thoughtful and respectful	<input type="checkbox"/>
3	tradition	how you act socially	<input type="checkbox"/>
4	polite	suitable behavior for a time or place	<input type="checkbox"/>
5	appropriate	customs and beliefs over time	<input type="checkbox"/>

/5

# Reading Passage

What is important to you? How do you want others to think of you? Keep this in mind when you think of etiquette. By knowing what is most important in your life, it will be easy to respect other's beliefs. Do you think it is important to be on time? Then you will be on time for others. Maybe you feel that it is best to say "please" and "thank you." Now you will really like it when someone does the same for you! Most importantly, etiquette helps you know the basics of how to behave. Being sincere means believing what you are saying. Remember, if you don't have anything nice to say, don't say anything at all!

### Key etiquette tips:

- Thank others often and sincerely.
- Say "please" and "thank you".
- Stay calm when you are angry.
- Treat others how you want to be treated.

# Comprehension Questions

Circle YES or NO if the following statements are appropriate actions. Use the circles to answer.

- YES  NO Telling someone their religion is silly.
- YES  NO Calling a peer crazy for their choice in hair color.
- YES  NO Asking a stranger how much money they make.

/3

# Marking Rubric

Name: \_\_\_\_\_

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Total Score =  /31

# Short Answer Question

📖 Maria is hard of hearing. She is having a hard time hearing her teacher during class.

📝 Should she bring her problem up with them?

✓  Yes  No

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

/2

# Reading Passage

📖 If a friend isn't being nice, you should advocate for yourself. This means you may have to stand up for what you believe in. This is a form of self-care. Standing up for yourself doesn't mean you have to be rude or insult the other person.

How to let someone know you aren't happy with how they are treating you:

- Change the topic of the conversation.
- Let them know you're uncomfortable.
- Provide them with something different to do.
- Remind them of your personal beliefs.
- Tell them how you will act if their behavior continues.

# True or False

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

- You should always lie when talking about hard topics.  
TRUE FALSE
- A true friend only wants to hear good things.  
TRUE FALSE
- It is important to be patient and kind with friends.  
TRUE FALSE
- Never change the topic of conversation if you're uncomfortable.  
TRUE FALSE
- The best friendships are based on honesty.  
TRUE FALSE

/5

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Total Score =  /30

# Short Answer Question

 Caleb's mother always books his dentist appointments. Now that he lives alone, Caleb wants his mother to keep booking them.




 Is Caleb being independent?

Yes  No

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

/2


# Reading Passage

 Do you have what it takes to be a boss? No matter what type of job you have, there is one person you are always in charge of. You! You are the only person who can take charge of yourself.

**How to Stay in Charge:**  
Manage your time, be responsible in your daily life, and control your actions.

Are you always late? Or are you the first one to arrive to a meeting? Can your friends and family count on you to be there for them? Being the best boss to yourself means managing your time. If you want to be respected and relied on, you need to be on time. Keeping a schedule is important to living on your own. The more reliable you are, the more people will trust you.

# Comprehension Questions

 Choose the best answer when hanging out with a group of friends. Drag the checkmark to the answer that is the most correct.

- a) The group thinks it's funny to be loud and rowdy on a subway car. You should:
  - play along with your friends.
  - spread all your things out on the seat so no one else can sit.
  - stay polite and offer your seat to someone in need.
  
- b) Your friends want to sneak into a movie by the fire exit. You should:
  - sneak in too because you don't have a lot of money.
  - tell their parents what they want to do.
  - tell them you are uncomfortable with that and don't join them.

/2

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Total Score =  /28

# Short Answer Question

After her training, Bella still doesn't know how to process a customer return.



What should she do before her next shift? Type your answer in the box below.

/1

# Reading Passage

Even the most hardworking employees can make a mistake. Sometimes, it is a simple mistake. When you realize you've made a little mistake, it is important to tell your boss right away. This way, the mistake can be fixed as soon as possible. There may be a time when you make a big mistake. In this case, your boss will have to approach you. It is important you take their advice and criticism.

### How to Behave When Hearing Criticism:

- Stay calm • Be polite • Ask for clarification if you need it
- Ask what you should do differently next time

A good employee is reliable, hardworking and listens to criticism. You can apply these values to your personal life too. Be reliable with your friends and show up on time. Listen to them when they are frustrated with you.

# Comprehension Questions

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

- If you're confused at work, just keep on working and hope it will work out.  
TRUE      FALSE
- Avoid your boss if you think they're going to get you in trouble.  
TRUE      FALSE
- Getting into an argument is fine, if you take blame for your role.  
TRUE      FALSE
- Accept the blame for something, even if it wasn't your fault.  
TRUE      FALSE

/4

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Total Score =  /25

# Drag and Drop

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

- |   |            |                                 |                          |
|---|------------|---------------------------------|--------------------------|
| 1 | Rigid      | To be open to change.           | <input type="checkbox"/> |
| 2 | Flexible   | A start without being prompted. | <input type="checkbox"/> |
| 3 | Asset      | Not changing; one-way.          | <input type="checkbox"/> |
| 4 | Distraught | Something valuable.             | <input type="checkbox"/> |
| 5 | Initiative | Upset or worried.               | <input type="checkbox"/> |

/5

# Reading Passage

Flexibility means being able to change or adapt. You may have to change how you think or act, depending on the situation. Imagine you are meeting a friend for pizza. If they mention they are lactose free, a flexible friend would find a different place. If you are too determined to get your way, others may find it hard to work with you. You may be considered rigid. Doing things on the spur of the moment and changing as you need to can make your workday easier. Go with the flow!

**Tools that will help you be more open: collaboration, flexibility and coping with change.**

Dealing with change can be hard. Even a little change can affect your daily routines. How do you usually feel about change? Are you easygoing? Or distraught? Staying open to new things can make changes easier to follow. People may begin to rely on you as a person who can handle any problem. This is a great asset to have as an employee and friend.

# Comprehension Questions

Answer the following questions. Drag the checkmark to the answer that is the most correct.

- ✓ a) Which action shows initiative?
- Being late for a dentist appointment.
  - Asking for extra responsibility at work.
  - Lying to a friend.
  - Losing your car keys twice a week.
- ✓ b) Why is your group of friends important?
- They influence your decisions.
  - They choose your breakfast choices.
  - They aren't important.
  - They will pay your bills.

/2

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Total Score =  /20

# Hands-on Activity

## Hands-on Activity: Who Said It?

 A big part of social life is speaking to others. We can laugh and talk easily with our friends. Our jobs may need us to talk with a lot of people every day. Public speaking is a skill that a lot of people don't enjoy. Some people have phobias of public speaking! Often, we need to be able to share our ideas with a group. Getting better at public speaking can help with that.

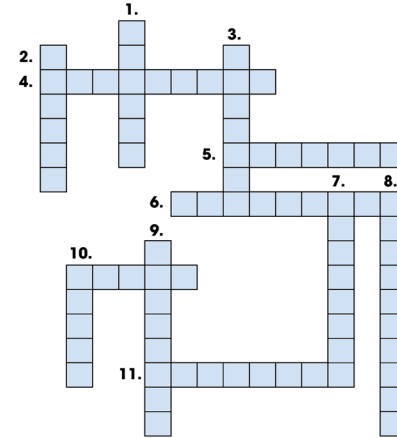
Over history, there have been many famous speeches. These were usually delivered during a hard time in history. They were meant to inspire people and give them hope. Usually, the people giving the speech were trying to make a difference.

What are some famous speeches you know? One of the most famous speeches is Martin Luther King Jr.'s speech, "I Have a Dream." He was trying to get equal rights for African Americans. He spoke in front of thousands of people.

# Crossword


## Word List

- discourage
- growth
- habit
- hobby
- lifelong
- mindset
- motivated
- opinions
- polite
- realistic
- setback
- triggers



/12

# Word Search

 Drag the red circles

over top of the words

you find in the word

search.



/16



# Comprehension Quiz

1. Why is taking responsibility for your actions important?

2. What can you do to make a difficult conversation easier?

/2

# Matching

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

- |   |            |  |                          |
|---|------------|--|--------------------------|
| 1 | Achieve    | A strong effect on something.                | <input type="checkbox"/> |
| 2 | Random     | Being dedicated to an activity or cause.     | <input type="checkbox"/> |
| 3 | Reflect    | To earn through hard work.                   | <input type="checkbox"/> |
| 4 | Impact     | To look back on something in order to learn. | <input type="checkbox"/> |
| 5 | Commitment | Chosen without reason.                       | <input type="checkbox"/> |
- /5

# Reading Passage

It is important to not let a setback stop you from being successful. Find out ways to reach your goals in other ways. If you don't make the Olympics, what other level could you compete at? Is there a closer competition that is still important? Perhaps you would enjoy coaching others in your community.

Don't think of a failure as the end. Think of it as an opportunity to try something different.

No matter whether you fail or succeed, it is important to think of the next steps. In some cases, you need to take responsibility for your actions. Did you not get an A on your test? It is important to reflect on your study habits. If you didn't study at all, maybe you deserved your grade. When you realize the impact you have, the easier it is to make it a positive one.

# Comprehension Questions

Are the following examples of something beyond your control? Use the circles to answer.

- A pet passing away.  
YES      NO
- Failing to study for a test.  
YES      NO
- Sleeping in too late for work.  
YES      NO

/3


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Total Score =  /31

# Short Answer Question

 Yosef has been working a lot of overtime at work. He needs to finish a project at the end of the month. At night, he can't sleep because of it. He eats a lot of junk food because it makes him feel less stressed about work.



 Is Yosef's eating habits a healthy way to deal with his stress?

Yes  No

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

/2

# Reading Passage




## Tips to help deal with deadlines:

- Write down the due date on more than one calendar.
- Make a list of all the things you need to do for the task.
- Make mini due dates for each of those tasks.
- Work on the project until you're done!

Breaking a big job into small pieces will make it a little easier. To help get motivated, try to think of what will happen when you finish the job. What will be the reward? You may even want to promise yourself a treat at the end.

# True or False

 Which of the following are stress reduction techniques?  
Use the circles to answer.

- Going for a jog.  
TRUE FALSE
- Eating a pint of ice cream.  
TRUE FALSE
- Yelling at your friends.  
TRUE FALSE

/3

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Total Score =  /27



# Short Answer Question

📖 Ava has been feeling sad lately. She has difficulty finding ambition and has a hard time getting out of bed. She is embarrassed to tell her friends. Ava decides to tell her parents she feels down.



👍 Is this a good idea?

✓  Yes  No

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

/2

# Reading Passage

📖 Our moods change every day. We can experience a whole range of emotions in a day. There may be periods of sadness, joy or frustration. Big life events can trigger those feelings. Most of the time, a bad mood won't last. Even if you are in a funk for a few days, you usually will start to feel like your old self.

What happens if you don't go back to feeling normal? It is important to monitor how you feel most days. Your overall moods and attitudes are your mental health. You can do a few things to improve your mental health. Think of it as another part of your body that needs a checkup!

# Comprehension Questions

👍 Complete the paragraph based on what you've learned from the reading. Type your answers into the paragraph below.

Mental  is how we feel most days. It includes our attitudes and . It is important to check in on our mental health. Something may be wrong if we  like doing things we used to, get  with our loved ones, or feel very  a lot of the time. We can  to our family and friends. We can get some  to make us feel better by working out. If you can't change your moods, seek .

/8

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Total Score =  /33

# Short Answer Question

📖 Peyton's mother caught her stealing from her purse. Peyton apologized but her mom still is very suspicious. One day, Peyton needs extra cash.



🗳️ **Should she take it from her mom again?**

✓  Yes  No

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

/3

# Reading Passage

📖 When you are in a healthy relationship, you may decide to be physically intimate. Sex can involve a variety of acts, not just intercourse. No matter what sexual acts you decide to involve, it is important everyone is on the same page. You must get consent. What is consent? Consent is the agreement to participate in an activity. This means that for every sex act, each person must agree to be involved.

### What is NOT consent?

- If someone is under the influence of a substance, like drugs or alcohol.
- If someone can't communicate effectively, like if they are not conscious.
- If someone is forced into an act, or says "no" at any time.
- If someone is guilty or pressured into an act.

# Comprehension Questions

🗳️ Sort the phrases below as either "Consent" or "Not Consent".

I like that    Silence    Okay    Let's wait    Good idea

I don't think so    Yes    Maybe    I'm not sure

Consent	Not Consent

/9

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Total Score =  /31

# Drag and Drop

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

disaster

nuisance

replacement

instinct

situation

- a) The hurricane was the largest \_\_\_\_\_ in the last twenty years.
- b) My \_\_\_\_\_ was to lock the door before I left.
- c) I hoped I would never find myself in such a scary \_\_\_\_\_.
- d) He ordered a \_\_\_\_\_ part when his broke.
- e) Her little brother is such a \_\_\_\_\_!

/5

# Reading Passage

Another common worry for a house is a fire. Are your smoke detectors working? They should be checked at least twice a year. Every house should also have a fire extinguisher close to the kitchen. The sooner you know about a fire, the better. Remember, you should always call the fire department first in case of a fire. You can be prepared, but you aren't a replacement for an expert.

Some areas of the world see many natural disasters. Do you live in a tornado or hurricane zone? Maybe your town has wildfires every year. Are you at risk of tsunamis or flooding? Figure out if there are any disasters you should be specifically prepared for. Lots of areas that have natural disasters suggest having a bag already packed. This is in case you must leave your home in a hurry. This bag may have to have items for a few days. Alternatively, you should have enough supplies to stay in your home if it's hard to leave. Think about what your family would need to get by.

# Comprehension Questions

Tyler met his friends for a late dinner. They finish late in the evening. Tyler lives three blocks away from the restaurant. There are three options he thinks of, and texts his friend. Below are the possibilities.

Write a text reply for each of them.

I'm going to walk home. It's only 15 min

Going 2 call a Ride Share

Gfg. Guy at bar going 2 give me a lift

- a)
- b)
- c)

/3

# Marking Rubric

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Total Score =  /32

# Hands-on Activity

## Hands-on Activity: Managing Mental Health

Mental health is very important. People are beginning to understand that we need a healthy mind just like we need a healthy body. We are still learning more about ways to improve mental health. Different organizations are working hard to erase the stigma of mental health. This stigma may prevent some people from getting help with mental health issues. How do you know where to get help? What do others do to support positive mental health in their community?

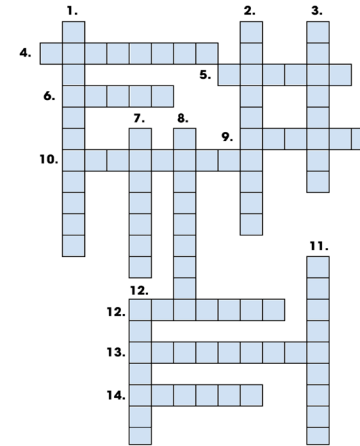
You will research what mental health resources are in your area. It could be a non-profit organization, therapists or community programs. Your information should be presented in a brochure that could be given out to high school students. You should include:

- Name of organization and location.
- Possible costs.
- Mission statement.
- Who is eligible to get help.
- Services available.

# Crossword

## Word List

- appraisal
- attentive
- clarity
- consent
- counseling
- dreading
- engage
- frustration
- guilty
- impact
- intimate
- shift
- situation
- suffering
- trigger



/15

# Word Search

Drag the red circles

over top of the words

you find in the word

search.



/16



# Comprehension Quiz

1. What are two physical signs of stress?

2. What are three things you can do to help you meet a deadline?

/5

# 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

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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

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Marking Rubric

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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

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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

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Total Score =  /27



# 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

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Total Score =  /33

# Hands-on Activity

## Hands-on Activity: Hot Wheels

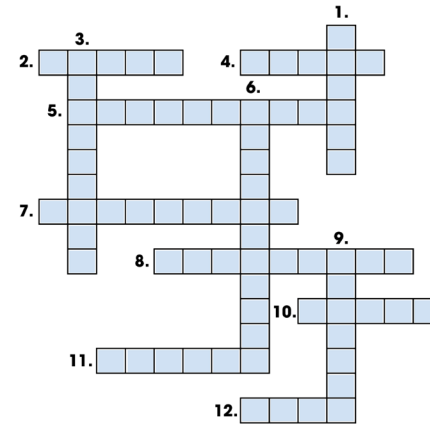
Are you in the market for a new ride? Perhaps that new car you're eyeing is an electric model. Even if you have no intention of buying a car, think of one you might like to drive. You may like the look of it, but do you know what it would cost?

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

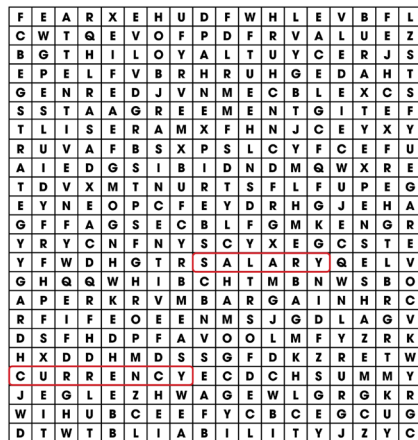
over top of the words

you find in the word

search.



/16



# Comprehension Quiz

## Comprehension Quiz

List 4 keys to a successful negotiation.

/4