Five Dollar Bill_revdebit cardcredit card

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Category:

blueberry

blue jay

jeans

sunflower

lemon

banana

Category: Blue

Category: Yellow

Category:

Sort It Out

**Name:**

**Directions:** Take a group of items and sort them into two categories. Write the category name on the T-chart below. Write the items under each label.

For example:

What Should I Buy?

**Name:**

A **need** is something that you cannot live without. A **want** is something you would like, but can live without.

**Directions:** Read each money situation below. Answer the questions to decide whether the items are needs or wants. Use that information to help make the best buying decision.

**Situation A:** Maya has $25 saved. Here are the things she would like to buy:

**$15 – a magnet science kit. Maya loves science.**

**$8 – the latest book by her favorite author. She can’t wait to read it.**

**$20 – a new backpack for school. Her old backpack is badly damaged.**

1) Is the science kit a need or a want?

2) Is the book a need or a want?

3) Is the backpack a need or a want?

4) Which item is the most important to buy?

5) How do you think Maya should spend her money? Please explain why.

What Should I Buy? (CONTINUED)

**Situation B:** Travis made $48 selling his old toys at a tag sale. Here are the things he would like to buy:

**$22 – a new board game. Travis heard it was really fun.**

**$45 – a pair of sneakers. His old ones are getting too small.**

**$28 – a glow-in-the-dark construction set. A few of his friends  
have one.**

1) Is the board game a need or a want?

2) Is the pair of sneakers a need or a want?

3) Is the construction set a need or a want?

4) Which item is the most important to buy?

5) How do you think Travis should spend his money? Please explain why.

Trade-Offs

**Name:**

Every decision you make has an **opportunity cost**. An opportunity cost  
is the trade-off of making one choice over another. For example, if you choose to play outside, you might be giving up the opportunity to read a book indoors. If you only have $3 and choose to buy a notebook with the money, you give up the opportunity to buy something else, such as pencils or a pack of gum.

**Directions:** Think about a time you gave up one choice for another. Then fill in your answers to each statement or question below.

1) Describe a time you had to make one choice over another.

2) What did you choose?

3) What opportunity did you give up?

4) Why did you make that choice?

5) How did you feel about your decision? Why?

**Draw About It**

**Write About It**

Money Smart Book

**Name:**

**Directions:** What ***Money Smart*** lesson did you learn today? Write the lesson’s topic and what you learned on the lines below. Then draw a picture about it in the “Draw About It” box.

**Topic:**

Short- and Long-Term Goals

**Name:**

A **short-term goal** is something you want to achieve soon, such as in two weeks or a few months. A **long-term goal** is something you want to achieve in the future—in one year, five years, or when you are an adult.

**Directions:** Read each situation below. Then answer the questions that follow.

Situation A: Ella, age 8, has been working on her basketball skills. She wants to challenge her older brother to a game next month. He is in middle school and plays on the basketball team. Ella is planning to try out for the basketball team when she gets to middle school.

1) What is Ella’s short-term goal?

2) What is Ella’s long-term goal?

3) How might Ella reach her goals?

Situation B: Max is learning to speak French so he can talk to his relatives in France. He wants to get a good grade on his French test next week. When Max is older, he wants to visit France to meet his relatives.

1) What is Max’s short-term goal?

2) What is Max’s long-term goal?

3) How might Max reach his goals?

|  |  |
| --- | --- |
| **Short-Term Goal** | **Long-Term Goal** |
|  |  |
|  |  |
|  |  |
|  |  |

1) What is your most important short-term goal?

A) When do you want to reach that goal?

B) How might you reach that goal?

2) What is your most important long-term goal?

A) When do you want to reach that goal?

B) How might you reach that goal?

What Are Your Goals?

**Name:**

A **short-term goal** is something you want to achieve soon, such as in two weeks  
or a few months. A **long-term goal** is something you want to achieve in the future—in one year, five years, or when you’re an adult.

**Directions:** Write some of your short-term and long-term goals in the chart below. Then answer the questions that follow.

Saving Together

**Name:**

A **savings goal** is the amount of money you plan to save in order to buy something. A **short-term savings goal** is an amount you are saving in order to buy something very soon, such as in two weeks or a few months. A **long-term savings goal** is an amount you are saving in order to buy something in the future, such as in one year, five years, or more.

**Directions:** Read the situation below and answer the questions that follow.

Jake and his sister, Anna, are saving their money for a tablet computer. The one  
they want costs $150. Jake has $20 so far and Anna has $10. They want to buy  
the computer in one year.

1) What savings goal have Jake and Anna set?

2) When do they want to reach their goal?

3) Is the goal a short-term or long-term one?

4) How much more money do they need to reach the goal? (Please show your math.)

5) If they split the cost in half, how much will each child pay? (Please show your math.)

6) What might they do to reach their savings goals?

My Savings Goals

**Name:**

**Directions:** Complete the sentences below to help reach your savings goals.

**My Short-Term Savings Goal**

1) What is something you are saving for in the short term?

2) Is it a want or a need?

3) How much money does it cost (your savings goal)?

4) How much money do you plan to save each week to reach your savings goal?

5) How many weeks do you need to save to reach your savings goal?

**My Long-Term Savings Goal**

1) What is something you are saving for in the long term?

2) Is it a want or a need?

3) How much money does it cost (your savings goal)?

4) How much money do you plan to save each week to reach your savings goal?

5) How many weeks do you need to save to reach your savings goal?

**Monthly Income $1,800**

**Monthly Expenses**

Rent $910

Car payments $410

Food $200

Gasoline $100

**Total $\_\_\_\_\_**

**Monthly Savings $180**

Jake’s Budget

**Name:**

A **budget** is a spending plan to help you manage your money. Part of making a budget is to write down your **income** (the money you expect to make), your **expenses** (the money you expect to spend), and your **savings** (the money you expect to save).

**Directions:** Jake is a grown-up. Study Jake’s budget, add up the total expenses,

and fill the amount in below. Then answer the questions that follow.

1) How much money does Jake put into his savings each month?

2) What is Jake’s monthly income?

3) How much money does Jake spend on rent each month?

4) How much money in all does Jake spend on his car payments and gasoline?   
(Please show your math.)

5) How much money could Jake add to his monthly savings if he spent only $175 on food? (Please show your math.)

6) What other expenses might Jake need to add to his budget?

**Kayla’s Budget**

**Monthly Income (Money She Expects to Make)**

Taking care of younger brother $\_\_\_\_\_\_\_\_\_

Getting the neighbor’s mail $\_\_\_\_\_\_\_\_\_

**Total $\_\_\_\_\_\_\_\_\_**

**Monthly Expenses (Money She Expects to Spend)**

Snacks and supplies $\_\_\_\_\_\_\_\_\_

**Total $\_\_\_\_\_\_\_\_\_**

**Monthly Savings $\_\_\_\_\_\_\_\_\_**

1) If Kayla puts only 75 cents into her monthly savings, how much money would she have left over to spend each month? (Please show your math.)

2) According to the budget, how much will Kayla have in savings after a year?   
(Please show your math.) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

3) How might Kayla save more money? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Finish That Budget!

**Name:**

A **budget** is a spending plan to help you manage your money. Part of making a budget is to write down the money you expect to make (**income**), and the money you expect to spend (**expenses**). Some expenses repeat each month, such as rent and food.

**Directions:** Read about Kayla’s income and expenses. Then help complete the budget and answer the questions below.

Kayla is 11 years old. She earns $8 a month by taking care of her younger brother while her father cleans the house. The neighbors pay her $2 a month to collect the mail while they are away. Each month, Kayla spends $9 on snacks and school supplies. She also puts $1 a month into her savings.

|  |
| --- |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_’s Budget** |
|  |

**Monthly Income (Money I Expect to Make)**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_

**Total $\_\_\_\_\_\_\_\_\_**

**Monthly Expenses (Money I Expect to Spend)**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_

**Total $\_\_\_\_\_\_\_\_\_**

**Monthly Savings $\_\_\_\_\_\_\_\_\_**

1) According to the budget, how much will you have saved in a year? (Please show your math.)

2) How might you save more money?

My Budget

**Name:**

A **budget** is a spending plan to help you manage your money. Part of making a budget is to write down the money you expect to make (**income**) and the money you expect to spend (**expenses**).

**Directions:** Create your own budget by writing down your income and expenses below. If you don’t have any income or expenses, use the following numbers:

**Monthly income total:** $15 **Monthly expense total:** $8

**Money Interest After a Year** (based on a rate of 1%)

$100 $1

$200 $2

$300 $3

$400 $4

$500 $5

**Calculator Chart**

|  |
| --- |
|  |
|  |

1) If Juan saves $200, how much interest would he receive after a year?

20 cents $1 $2

2) If Juan saves $300, how much money would he have in the bank at the end of the year?

$300 $303 $305

3) How much money would Juan need to save to receive $8 of interest after a year?

$800  $900  $1,000

Calculate the Interest

**Name:**

When you put money into a savings account, you are paid **interest**. It is the money you earn from lending money to the bank.

**Directions:** Read the scenario and the calculator chart below. Then fill in the circle for the best answer to each question.

Juan, age 10, has a savings account. He has $100 saved so far. He wants to figure out how much interest he would receive if he saved more money. The amount of interest the bank pays changes often. Right now, Juan’s bank pays a rate of 1%.

What Are The Risks?

**Name:**

A **risk** is the possibility that something bad might happen. People can try to find ways to avoid or reduce a risk.

**Directions:** Read the scenario and complete the chart below.

You just got a new bicycle as a gift. It’s shiny and red. You can’t wait to ride it!   
Before you do, write a list of the risks and ways to avoid or reduce each risk.

**Ways to Avoid or Reduce the Risk**

**Risks of Riding a Bicycle**

**Title**

Money Smart Book **Comic Strip**

**Name:**

**Directions:** Draw a comic strip to show why it’s useful to keep money in a bank.**t wait to ride it! Before**

Payment Options:   
True or False?

**Name:**

**Directions:** How much do you know about different payment options? Read each statement and circle whether it is true or false.

1. Cash, credit, and debit are payment options.
2. Some businesses only accept cash payments.
3. Credit cards and debit cards are made of paper.
4. When you pay with credit, you are borrowing money.
5. If you use a credit card, you receive a yearly bill.
6. Credit cards set no limits to how much you can spend.
7. A debit card is linked to a person’s checking account.
8. A debit is money added to an account.
9. Checks come in a small book called a checkbook.
10. A check is piece of paper used for making a payment.

True False

True False

True False

True False

True False

True False

True False

True False

True False

True False

Payment Decisions

**Name:**

People can make purchases using different payment options.

**Directions:** Read each scenario and answer the questions that follow.

1) Jose and his mother are buying food at the grocery store. The total is $65. Jose’s mom has a credit card and $40 cash in her wallet. How should she pay for the food? Why?

2) Ryan is buying a $3 slice of pizza at a small restaurant. The sign in the store says “cash only.” Ryan has a credit card and $5 cash. Which payment option should he use? Why?

3) Sera is in college. She has a debit card and $24 cash in her wallet. She has $120 in her checking account. Sera needs a new pair of sneakers and finds a pair she likes for $55. Which payment option should she use? Why?

4) Tim needs to pay for an expensive car repair. The total is $2,300. Tim has a credit card and a debit card in his wallet. He has $2,800 in his checking account. His credit card limit is $3,000 and he has already charged $800. Which payment option should he use? Why? (Please show your math.) [a

Test Your Payment Knowledge

**Name:**

**Directions:** How much did you learn about payment options and identity theft? Circle the best answer to each statement or question below.

1) You need to buy new shoes. Which two ways can you pay if you want the money to come out of your checking account?

a) checks and debit cards

b) debit and credit cards

c) credit cards and checks

2) Since you have a credit card, you receive a statement every \_\_\_\_\_\_\_.   
The statement is a record of what you bought and the payment due.

a) day b) week c) month

3) People say you are trustworthy. You always pay back the money you borrow. Which payment option is the same as borrowing money?

a) paying by check b) using a debit card c) using a credit card

4) Sometimes, you choose to fill out a paper form to make a payment. That paper form is called a \_\_\_\_\_\_.

a) debt b) check c) credit

5) You just learned about identity theft. What advice would you give to someone  
who asks how to prevent it?

a) Only pay for things with cash or checks.

b) Keep your personal information private.

c) Never borrow money from a close friend.

Complete the Story

**Name:**

**Directions:** Read the passage and fill in each blank with the correct word from the word box.

My friend Ty is always talking about his long-term money \_\_\_\_\_\_\_\_\_\_\_. He plans to manage his money \_\_\_\_\_\_\_\_\_\_.   
When he is older, he wants to \_\_\_\_\_\_\_\_\_\_ money in several places. First, he says he’ll buy a \_\_\_\_\_\_\_\_\_\_ from the bank  
so he can earn \_\_\_\_\_\_\_\_\_\_. He may also buy a \_\_\_\_\_\_\_\_\_\_ from the government. Later, he is going to buy \_\_\_\_\_\_\_\_\_\_\_  
so he can own shares of a company. If the company makes a big \_\_\_\_\_\_\_\_\_\_\_, he could make a lot of money! But if the company does not, he could \_\_\_\_\_\_\_\_\_\_\_\_ his money. Ty told me that’s a risk he’ll have to take. One day he might even start his own \_\_\_\_\_\_\_\_\_\_\_\_.

lose

profit

Word Box



goals

invest

CD

wisely

stocks

interest

bond

company

Risk and Return

**Name:**

The goal of **investing** is to buy something to make money in the future. Some investments are more risky than others.

**Directions:** Read the three scenarios below. Then fill in the circle for the best answer to each question about investing money.

1) Keisha’s mother wants to invest money, but she does not want to risk losing it. She knows that taking a low risk means she might not make that much money. But she is OK with that. What should she do?

Buy a CD or U.S. government bond.

Invest in stocks or any kind of bond.

Put a large amount of money in stocks.

2) Timo wants to buy shares of stock in a company. He thinks that, if he buys stocks, he will make lots of money. Then he plans to use the money to buy a car. What is the best advice to give him?

Make sure you invest a lot of money. Then you can get rich quickly.

Do some more research about stocks. You may also lose your money.

Sounds like a sure thing. You should start picking out your car today.

3) Kim just made her first million. She plans to invest some of the money. She wants to get a high return and is not worried about taking a risk. What should she buy?

a one-year or five-year CD

U.S. government bonds

stocks and high-risk bonds

Story Problem: Giving

**Name:**

**Directions:** Read the scenario below. Then answer the questions that follow.

Mr. Vega’s class wants to donate money to a local animal shelter. Their giving goal is $100. Students decide to make and sell animal magnets at $2 a magnet, to raise the money. So far, they have sold $64 worth of magnets. They spent $24 on art supplies to make the magnets. The good news is that they have enough supplies left for the rest of the project.

1) How much money does the class want to raise?

2) How many magnets has the class sold so far?   
Show your math:

3) What profit have they made so far?   
(Hint: A profit is the total income minus the expenses.)  
Show your math:

4) How much more money do they need to raise to meet their goal?   
Show your math:

5) How many more magnets will they have to sell to reach their goal?   
Show your math:

**Giving (Money We Expect to Give)**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Total $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Income (Money We Expect to Make)**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Total $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Expenses (Money We Expect to Spend)**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Total $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Giving Plan and Budget

**Name:**

A **budget** is a spending plan to help you manage your money. You can make giving part of your budget.

**Directions:** Use the worksheet below to help put your giving plan into action. First, decide how you will raise the money and how much you want to give. Then fill in the money you expect to make and your expenses (money you will spend).

DIFFERENT JOBS

**Name:**

**Directions:** Below is a list of 12 different jobs and a description of each.

Read about each job. Check the box for each job that interests you. What other jobs can you name? List them below.

* **Aerospace Engineer:** designs aircraft, space vehicles, and satellites
* **Architect:** designs buildings and oversees their construction
* **Automotive Engineer:** designs cars so they are safe and efficient
* **Biologist:** studies living things in their natural habitats
* **Environmental Scientist:** conducts research to protect the environment
* **Financial Analyst:** makes recommendations about investments
* **Geologist:** studies rocks and minerals to learn about Earth’s history
* **Lawyer:** helps people who need legal advice
* **Mechanical Engineer:** designs, builds, and tests machines
* **Pharmacist:** prepares medications and dispenses them to patients
* **Social Worker:** helps people cope with problems in their lives
* **Software Developer:** develops computer programs
* **Web Developer:** creates websites for computers
* **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
* **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Interest survey

**Name:**

**Directions:** Put a check in the box next to statements that describe you.  
Then write down any other interests and skills (things you are good at) on the  
lines below. When you are done, use the information to research different career choices based on your interests.

* I care about people and their problems.
* I enjoy taking care of animals.
* I like to design and build things.
* I enjoy being outdoors and studying nature.
* I like to take things apart to figure out how they work.
* I am interested in taking care of the environment.
* I enjoy using computers and learning new programs.
* I am good at math and like to solve problems.
* I like figuring out the answers to complex problems.
* I am good at drawing, and interested in art.

What other interests and skills do you have that are not on the list?

**Career Average Salary Level of Higher Education**

Salary and Education

**Name:**

**Directions:** Read the information below about the salary and college education levels for various jobs. Then answer the questions that follow.

1) What kind of degree does a statistician need?

a)Associate’s b)Bachelor’s c)Master’s

2) On average, how much more does a pharmacist make than a web developer?

3) What do the jobs listed above have in common?

$116,700

$80,600

$75,600

$73,100

$62,500

Source: U.S. Bureau of Labor Statistics

Pharmacist

Mechanical Engineer

Statistician

Architect

Web Developer

Doctoral or professional degree

Bachelor’s degree

Master’s degree

Bachelor’s degree

Associate’s degree

Salary and Education

**Name:**

**Directions:** Read the information below about the salary and college education levels for various jobs. Then answer the questions that follow.