

9-12 Financial Plan

Pre-Assessment

Section 1: Please select the correct answer for each of the following questions:

1. A budget typically includes
 - a. Income and expenses
 - b. Interest and debt
 - c. Investment opportunities
 - d. All of the above
2. A fixed predictable expense
 - a. Will change from month to month
 - b. Will change from year to year
 - c. Will not change from month to month
 - d. Cannot be budgeted
3. An example of a variable expense is
 - a. A mortgage payment
 - b. Emergency medical expenses
 - c. An insurance payment
 - d. A car payment
4. Your budget included a \$100 monthly deposit into a savings account for a car savings fund. You finally saved enough money and made a down payment on your first car. However with this purchase, you'll have to edit your budget to:
 - a. Include the amount of the car as income in your budget
 - b. Include a fixed gas amount in your budgeted monthly expenses
 - c. Exclude the \$100 car savings fund expense
 - d. Include gas, car maintenance, car insurance, and a monthly car loan payment in your monthly expenses
5. Why is it important to create a financial emergency preparedness file?
 - a. To have a consolidated place for your important documents and information so that they're readily available to "grab and go" in the case of evacuation
 - b. To have a backup of your credit and debit card numbers, driver's license number, and contact information in case your wallet is stolen
 - c. To have a centralized location for your account information in case you are critically injured or were in a sudden accident
 - d. All of the above



Section 2: Please choose the number on the scale that best indicates how strongly you agree or disagree with the following statements:

	Strongly disagree				Strongly agree
I understand the components of a personal budget, including income and fixed and variable expenses.	1	2	3	4	5
I feel confident making decisions about money.	1	2	3	4	5
I am interested in learning more about managing my personal finances (<i>e.g. managing a budget, saving and investing for the future, monitoring and assessing credit and debt, managing consumer fraud, planning for taxes, protecting resources, etc.</i>).	1	2	3	4	5

Section 3: Please select from the choices below:

1. Circle your grade level.

K 1 2 3 4 5 6 7 8 9 10 11 12

2. Select the sentence that best describes you.

- a. I am a boy.
- b. I am a girl.



9-12 Financial Plan

Post-Assessment

Section 1: Please select the correct answer for each of the following questions:

1. A budget typically includes
 - a. Income and expenses
 - b. Interest and debt
 - c. Investment opportunities
 - d. All of the above
2. A fixed predictable expense
 - a. Will change from month to month
 - b. Will change from year to year
 - c. Will not change from month to month
 - d. Cannot be budgeted
3. An example of a variable expense is
 - a. A mortgage payment
 - b. Emergency medical expenses
 - c. An insurance payment
 - d. A car payment
4. Your budget included a \$100 monthly deposit into a savings account for a car savings fund. You finally saved enough money and made a down payment on your first car. However with this purchase, you'll have to edit your budget to:
 - a. Include the amount of the car as income in your budget
 - b. Include a fixed gas amount in your budgeted monthly expenses
 - c. Exclude the \$100 car savings fund expense
 - d. Include gas, car maintenance, car insurance, and a monthly car loan payment in your monthly expenses
5. Why is it important to create a financial emergency preparedness file?
 - a. To have a consolidated place for your important documents and information so that they're readily available to "grab and go" in the case of evacuation
 - b. To have a backup of your credit and debit card numbers, driver's license number, and contact information in case your wallet is stolen
 - c. To have a centralized location for your account information in case you are critically injured or were in a sudden accident
 - d. All of the above



Section 2: Please choose the number on the scale that best indicates how strongly you agree or disagree with the following statements:

	Strongly disagree				Strongly agree
I understand the components of a personal budget, including income and fixed and variable expenses.	1	2	3	4	5
I feel confident making decisions about money.	1	2	3	4	5
I am interested in learning more about managing my personal finances (<i>e.g. managing a budget, saving and investing for the future, monitoring and assessing credit and debt, managing consumer fraud, planning for taxes, protecting resources, etc.</i>).	1	2	3	4	5

Section 3: Please select from the choices below:

1. Circle your grade level.

K 1 2 3 4 5 6 7 8 9 10 11 12

2. Select the sentence that best describes you.

- a. I am a boy.
- b. I am a girl.

