3-5 Saving Matters
Pre-Assessment

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

1. It is important to save money in order to

   a. Be able to afford items you need
   b. Be prepared in case of an emergency
   c. Be able to take advantage of unexpected opportunities
   d. All of the above

2. Reducing expenses can

   a. Help increase savings
   b. Lower income
   c. Increase risk
   d. Unbalance a budget

3. An example of a flexible expense is a

   a. A monthly car payment
   b. A yearly health insurance payment
   c. A movie ticket
   d. A monthly rent payment

4. Your friend Michelle typically spends her entire $30 monthly allowance on candy and movies. She complains to you that she doesn't have enough money to buy a ticket to the local amusement park to join you and your friends for a day of fun. What advice would you give Michelle about saving money?

   a. Michelle should buy whatever she wants
   b. Michelle should reduce unnecessary (flexible) expenses
   c. Michelle should ask for a larger allowance
   d. Michelle should make bad spending choices

5. You are interested in purchasing a bike next year, but you don't yet have enough money to pay for it. Which of the following actions can you take to help your money grow?

   a. Put money aside every month in a savings account
   b. Reduce your expenses
   c. Invest your money
   d. All of the above

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

	Strongly disagree				Strongly agree
I understand how to save money to reach a short-term financial goal.	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 *(e.g. making good spending choices, saving and growing my money, understanding how credit works, planning for college, learning about taxes, protecting my personal information, etc.).*	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.

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3-5 Saving Matters
Post-Assessment

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

1. It is important to save money in order to

   a. Be able to afford items you need
   b. Be prepared in case of an emergency
   c. Be able to take advantage of unexpected opportunities
   d. All of the above

2. Reducing expenses can

   a. Help increase savings
   b. Lower income
   c. Increase risk
   d. Unbalance a budget

3. An example of a flexible expense is a

   a. A monthly car payment
   b. A yearly health insurance payment
   c. A movie ticket
   d. A monthly rent payment

4. Your friend Michelle typically spends her entire $30 monthly allowance on candy and movies. She complains to you that she doesn't have enough money to buy a ticket to the local amusement park to join you and your friends for a day of fun. What advice would you give Michelle about saving money?

   a. Michelle should buy whatever she wants
   b. Michelle should reduce unnecessary (flexible) expenses
   c. Michelle should ask for a larger allowance
   d. Michelle should make bad spending choices

5. You are interested in purchasing a bike next year, but you don't yet have enough money to pay for it. Which of the following actions can you take to help your money grow?

   a. Put money aside every month in a savings account
   b. Reduce your expenses
   c. Invest your money
   d. All of the above

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

	Strongly disagree				Strongly agree
I understand how to save money to reach a short-term financial goal.	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 *(e.g. making good spending choices, saving and growing my money, understanding how credit works, planning for college, learning about taxes, protecting my personal information, etc.).*	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.

   c. I am a boy.
   d. I am a girl.

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