

6-8 Spending and Saving

Pre-Assessment

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

1. A plan for spending the money you have is called a
 - a. Savings
 - b. Salary
 - c. Budget
 - d. Report
2. An example of a fixed expense is
 - a. An airplane ticket
 - b. Eating out
 - c. A mortgage payment
 - d. School supplies
3. Money earned from a job or other sources is called
 - a. Income
 - b. Expense
 - c. Emergency fund
 - d. Budget
4. You earn \$10 each week by doing chores at home, and you typically spend all of the money you earn on going to the movies and buying new clothes. There is a new video game console that you want, and it costs \$300. What can you do to reach your goal of purchasing the new video game console?
 - a. Set aside money each week
 - b. Spend money
 - c. Gradually increase expenses
 - d. Decrease the amount of money you save
5. Your friend Adam earns \$20 each week from mowing lawns in the summer and shoveling snow in the winter. Before the end of each month, he always runs out of money, and he can't afford to pay all of his expenses, including his cell phone bill, clothes, and music. What advice would you give Adam to help him create a balanced budget?
 - a. Increase fixed monthly expenses
 - b. Increase variable expenses
 - c. Reduce income
 - d. Reduce unnecessary variable expenses



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 create a balanced budget to achieve financial goals.	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. making good spending choices, saving and growing my money, understanding how credit works, planning for college, learning about taxes, protecting my personal information, 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.



6-8 *Spending and Saving*

Post-Assessment

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

1. A plan for spending the money you have is called a
 - a. Savings
 - b. Salary
 - c. Budget
 - d. Report
2. An example of a fixed expense is
 - a. An airplane ticket
 - b. Eating out
 - c. A mortgage payment
 - d. School supplies
3. Money earned from a job or other sources is called
 - a. Income
 - b. Expense
 - c. Emergency fund
 - d. Budget
4. You earn \$10 each week by doing chores at home, and you typically spend all of the money you earn on going to the movies and buying new clothes. There is a new video game console that you want, and it costs \$300. What can you do to reach your goal of purchasing the new video game console?
 - a. Set aside money each week
 - b. Spend money
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5. Your friend Adam earns \$20 each week from mowing lawns in the summer and shoveling snow in the winter. Before the end of each month, he always runs out of money, and he can't afford to pay all of his expenses, including his cell phone bill, clothes, and music. What advice would you give Adam to help him create a balanced budget?
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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 create a balanced budget to achieve financial goals.	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. making good spending choices, saving and growing my money, understanding how credit works, planning for college, learning about taxes, protecting my personal information, etc.</i>).	1	2	3	4	5

Section 3: Please select from the choices below:

1. Circle your grade level.

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2. Select the sentence that best describes you.

- a. I am a boy.
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