WEALTHWISE KIDS™ · FREE FOR CLASSROOMS AND FAMILIES

Free Financial Literacy Worksheets, K–12

Four printable activities, one for each grade band, taken straight from the Financial Foundations™ curriculum. Each one fits on a single page and runs in about 20 to 30 minutes.

K–2

Need or Want?

Ages 5–8. Sort six everyday things into needs and wants, then draw one of each. The first money idea a young child can own.

Page 2

3–5

50 / 30 / 20

Ages 8–11. Split $10, $20 and $50 into needs, wants, and save-and-give, then decide whether the rule fits your own life.

Page 3

6–8

Where Did $177 Go?

Ages 11–14. Miller expected $1,200 and got $1,023. Build his pay stub from gross to net and name who gets each deduction.

Page 4

9–12

The Credit Card Trap

Ages 14–18. A $4,100 balance at 24.9% APR. Compare four ways to pay it off and see why the minimum payment never gets there.

Page 5

Using these

- Read the "Say this" line out loud, then let them work. Talking it through counts as much as the writing.
- Answers and a question to ask afterwards are on page 6.
- Print as many copies as your class or family needs.

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My name: _____

Two different words

Say this: "A need is something we must have to be okay. A want is something we would like. Which ones are needs?"

food on the table

a warm coat

a new game

a place to sleep

ice cream

clean water

Draw something from this activity.

Milo Moment: "Everybody needs the same few things. What we want is different for every person."

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My name: _____

Three jars, not two

Say this: "You already have a spending jar and a saving jar. Now add a giving jar. You get 10 coins."

SPEND:

_____

coins

SAVE:

_____

coins

GIVE:

_____

coins

Share your 10 coins between the three jars. They must add up to 10.

Draw something from this activity.

Milo Moment: "Decide before the money arrives. That is the secret."

My name: _____

Every coin has a value

Say this: "Every coin is worth a different amount. Write how many cents each one is worth."

penny = _____ ¢

nickel = _____ ¢

dime = _____ ¢

quarter = _____ ¢

Now color the coin that is worth the MOST.

Draw a $1 bill. What number is on it?

Milo Moment: "Small coins add up. Five pennies and one nickel are the very same thing."

My name: _____

Track what you save

Say this: "Every time you save a coin, color one circle. Watch your savings grow."

1	2	3	4
5	6	7	8
9	10		

Color one circle for every coin you save this month.

Draw something from this activity.

Milo Moment: "Watching it grow is what makes saving feel good."

My name: _____

Making choices at the store

Say this: "You have three coins. You cannot buy everything. Choose only three things and circle them."

banana 1 coin	juice 1 coin	lollipop 1 coin	notebook 2 coins
pencil 1 coin	teddy 3 coins	soap 1 coin	cookie 1 coin

Circle ⭕ what you would buy. You only have 3 coins!

Draw something from this activity.

Milo Moment: "When you spend on one thing, you cannot spend it again. That is the whole trick of money."

My name: _____

When we want more than there is, that is called scarcity.

Say this: "Naiya has three coins. She wants four things. Count the things she wants. Count her coins. Is there enough? Circle YES or NO. Then circle the three she should get."

coin

coin

coin

ice cream · 1 coin

balloon · 1 coin

pencil · 1 coin

juice · 1 coin

YES

NO

Milo Moment: "Scarcity is a big word for a small idea: there is never enough for every want. That is why we choose."

My name: _____

Say what you are saving for

Say this: "A goal needs two things: WHAT you want, and WHEN you want it. Fill in yours."

I am saving for:

_____

It costs: _____ **coins**

_____

I want it by:

_____

3

50 / 30 / 20

Lesson 2.4.3 · A rule you can carry

I CAN

split income into needs, wants, and saving and giving.

A rule grown-ups use: **50% needs · 30% wants · 20% save and give**. Apply it to three amounts.

INCOME	NEEDS (50%)	WANTS (30%)	SAVE + GIVE (20%)
$10			
$20			
$50			

Does it fit you?

Which slice feels too big or too small for your life right now? What would you change it to, and why?

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4 The Impulse Trap

Lesson 2.2.4 · The pause that saves money

I CAN

notice when I am buying on impulse and use a pause before I spend.

An impulse buy is one you did not plan. Small ones add up fast. Work out the year.

One impulse snack costs	
Times per week	
Cost per week	
Weeks in a year	
Cost for one year	

The 24-hour rule

Write down something you wanted badly last month and did not buy. Do you still want it? What does that tell you?

MILO SAYS *"The wanting fades. The money does not come back. That is why the pause works."*

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2 Set a SMART Goal

Lesson 2.3.2 · Turning a wish into a plan

I CAN

turn a vague saving idea into a goal with a number and a date.

Compare these two: *"I want to save money."* and *"I will save $35 by October 15 by putting aside $5 every Saturday."* Only one of them will happen.

SMART	WHAT IT MEANS	MY GOAL
Specific	Exactly what am I saving for?	
Measurable	How many dollars?	
Achievable	Can I really put that much aside?	
Relevant	Do I actually care about this?	
Time-bound	By what date?	

My goal amount _____

How much I can save each week _____

Weeks needed (goal ÷ weekly) _____

My finish date _____

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1

Sort the Earner

Lesson 2.1.1 · How do people really make money?

I CAN

name the different ways people earn money and tell them apart.

Read each person. Write the **income type** on the line. Some have more than one right answer — say why if you think so.

Choose from: **wages · salary · profit · freelance · investment income · passive income**

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1B

The Four Players

Lesson 2.5.1 · Part B · Households, businesses, banks, government

I CAN

name the four sectors of the economy and say what each one does

Every dollar in the country moves between four players: **households** (families, who work and buy), **businesses** (who make and sell), **banks** (who keep money safe, pay interest, and lend), and **government** (who collects taxes and provides things everyone uses). Match each job to its player.

WHAT HAPPENS	HOUSEHOLD	BUSINESS	BANK	GOVERNMENT
Ava's mom earns a paycheck at work				
A store sells Ava a backpack				
Ava's savings account pays her 12¢ of interest				
Taxes pay for the road outside school				
A bakery borrows money to buy a new oven				

Draw the four players as boxes and draw arrows showing where a dollar goes when Ava's mom gets paid, buys groceries, and puts $5 in the bank.

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2

Fixed or Variable?

Lesson 2.4.2 · Which costs you can actually change

I CAN

tell the difference between costs that stay the same and costs I control.

Fixed costs are the same every time. Variable costs change — and those are the ones you can do something about.

THE COST	FIXED OR VARIABLE?	CAN I CHANGE IT?
Monthly bus pass		
Snacks		
Phone plan		
Gifts for friends		
School lunch		
Rent		

Where the power is

If you had to cut $10 from a budget this month, which line would you cut and why that one?

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6

What Is a Bank Account?

Lesson 2.3.6 · Where money lives

I CAN

explain what a savings account and a checking account are for.

Money kept in a sock is not safe and does not grow. Match each job to the right account.

WHAT YOU NEED TO DO	SAVINGS, CHECKING, OR CASH?
Keep money you will not touch for six months	
Pay for something every week	
Buy a snack at the school fair	
Keep birthday money safe until you decide	
Earn a little extra just for leaving it alone	

The question to ask

If you opened an account tomorrow, what is one question you would want answered first?

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3

Unit Price Math

Lesson 2.2.3 · Cost per unit · with Macon

I CAN

work out the price of one, so I can tell which package is really cheaper.

Macon is choosing markers. **12-pack for $6.00** or **24-pack for $11.50**. Bigger is not always better. Use the formula.

The formula

Total price ÷ number of units = price of one

ITEM	PACKAGE A	PRICE OF ONE	PACKAGE B	PRICE OF ONE	CHEAPER?
Markers	12 for $6.00		24 for $11.50		
Juice pouches	8 for $4.00		18 for $8.10		
Pencils	10 for $2.50		24 for $5.76		
Glue sticks	3 for $2.10		8 for $5.20		

The grown-up question

The 24-pack is cheaper per marker. Name one situation where buying it would still be the **wrong** choice.

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7 Building Credit Before 18

L3.3.7 · STARTING FROM ZERO

I CAN

list the legitimate ways a young person builds credit history

Authorized user

On a parent's card. What is the risk to them?

Secured credit card

You deposit the limit. Why would a lender agree?

Credit-builder loan

You pay first, receive after. Who is it for?

Rent reporting

Rent counted toward the score. What is the catch?

THE TRAP IN STARTING EARLY

A credit card at 18 with no plan is how most people meet compound interest from the wrong side. Write the plan you would have before opening one:

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5 Opportunity Cost Is Always Charged

LESSON 5 · SPENDING DECISIONS

I CAN

identify the opportunity cost of a spending decision and say it out loud in one sentence

Every dollar spent is a dollar not spent somewhere else. The thing you gave up is the **opportunity cost**. It never appears on a receipt.

THE CHOICE	WHAT YOU GET	WHAT YOU GAVE UP (OPPORTUNITY COST)
$120 on new trainers		
$120 into a savings account		
4 hours gaming		
4 hours at a paid job		

Your turn

Name a real decision you made in the last month. What did it actually cost you — including what you gave up?

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6 The Time Value of Patience

LESSON 6 · SAVING AND COMPOUND INTEREST

I CAN

explain why starting to save early beats saving more later

SAI AND MACON

Sai saves **$50 a month from age 15 to 25**, then stops and never adds another dollar. Macon saves **$50 a month from age 25 to 65**. Both earn 8% a year.

SAI PUTS IN	MACON PUTS IN	WHO HAS MORE AT 65?
$6,000	**$24,000**	**?**

Predict first, then calculate. Write your prediction here before doing any math:

Sai's balance at 65	
Macon's balance at 65	
Difference	
Who contributed less and ended with more?	

MILO *"Sai put in a quarter of what Macon did and finished ahead. The extra was not money. It was time."*

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3 What an Index Fund Actually Is

L3.5.3 · OWNING A SLICE OF EVERYTHING

I CAN

explain what you own when you buy an index fund

An **index fund** buys a small piece of many companies at once, in the same proportions as a list — an index. You are not picking winners. You are buying the whole scoreboard.

Buying one company

What happens if it fails?

Buying an index fund

What happens if one company in it fails?

Why does simple usually win?

Most professional fund managers do not beat the index over 15 years. Why might that be?

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4 Advertising Literacy

L3.4.4 · READING THE PITCH

I CAN

separate what an ad claims from what it proves

THE AD SAYS	WHAT IT ACTUALLY CLAIMS	WHAT IT PROVES	WHAT IT WANTS YOU TO FEEL
“9 out of 10 dentists”			
“Clinically proven”			
“Up to 50% off”			
An influencer using it			

Rewrite one honestly

Pick one ad you have seen this week. Rewrite it so it only says what it can prove.

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7 Emergency Fund First

L3.5.7 · THE FOUNDATION

I CAN

calculate the size of an emergency fund and explain why it comes before investing

Rent or housing	
Food	
Transport	
Phone and utilities	
Minimum debt payments	
One month of essential costs	

STARTER GOAL	REAL GOAL	IF INCOME IS UNSTABLE
$1,000	**3 months**	**6 months**

Why first?

Investing usually earns more than a savings account. So why should the emergency fund come first anyway?

MILO *"An emergency fund is not an investment. It is what stops an emergency from becoming debt."*

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2 The Score That Follows You

L3.3.2 · CREDIT SCORES

I CAN

name the five things that build a credit score and rank them by weight

FACTOR	SHARE OF THE SCORE	WHAT HELPS	WHAT HURTS
Payment history	35%		
Amounts owed	30%		
Length of history	15%		
New credit	10%		
Credit mix	10%		

SCORE 760+	SCORE 660	SCORE 580
6.2% APR	**9.8% APR**	**15.4% APR**

On a $25,000 car loan over five years, work out what the score costs:

Total paid at 6.2%	
Total paid at 15.4%	
What a low score costs on one car	

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1 Where Did $177 Go?

L3.2.1 · GROSS VS. NET

I CAN

build a pay stub from gross pay down to net pay and name every line in between

MILLER · TWO WEEKS AT $15/HR

Miller worked 80 hours. He expected $1,200. The paycheck says $1,023.

Gross pay	
Federal income tax withheld	
Social Security — 6.2%	
Medicare — 1.45%	
State income tax	
Total deductions	
Net pay	

DEDUCTION	WHO GETS IT	WHAT IT BUYS MILLER
Social Security		
Medicare		
Federal income tax		
State income tax		

MILO

"Miller did not lose $177. He bought things — some now, some at 67. He just was not told the price."

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7 Spot It, Stop It

L4.5.7 · FRAUD

I CAN

recognize the structure common to every fraud

THE APPROACH	THE URGENCY USED	THE PAYMENT DEMANDED	THE TELL
“Your account is locked”			
“You owe back taxes”			
“You won, pay the fee”			
Romance, then a crisis			
“Guaranteed returns”			

The single rule

Every one of these shares one structure. Name it in one sentence — and it should work on a fraud that has not been invented yet.

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3 Health Insurance, Decoded

L4.5.3 · THE VOCABULARY

I CAN

define every term on a health plan and calculate what a real year would cost

TERM	WHAT IT MEANS	YOUR PLAN'S NUMBER
Premium		
Deductible		
Copay		
Coinsurance		
Out-of-pocket maximum		
Network		

Premiums for the year	
Deductible if you use care	
Coinsurance after that	
Worst realistic year — capped at the out-of-pocket maximum	

THE NUMBER THAT MATTERS MOST

The out-of-pocket maximum is the worst case. Explain why a low premium with a high maximum can be the more expensive plan:

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3 The Personal Budget

L4.6.3 · 50/30/20 AND ITS LIMITS

I CAN

build a budget on real numbers and say where the standard ratios do not fit your life

Monthly net income	
Needs — target 50%	
Wants — target 30%	
Saving and debt payoff — target 20%	
Unassigned — must be zero	

WHERE 50/30/20 BREAKS

In a high-rent city, needs alone can exceed 50%. The ratio is a diagnostic, not a rule. Write which of your categories is out of line and whether it is a choice or a constraint:

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4 The 30% Rule

L4.3.4 · CREDIT UTILIZATION

I CAN

calculate utilization and explain why a paid-in-full card can still lower a score

Total balances reported	
Total credit limits	
Utilization = balances ÷ limits	
Your percentage	

SCENARIO	BALANCE	LIMIT	UTILIZATION	EFFECT ON SCORE
Spends $200, limit $500	$200	$500		
Spends $200, limit $2,000	$200	$2,000		
Pays in full, but after the statement	$1,400	$2,000		

MILO

"The card reports the statement balance, not what you owe today. Pay before the statement closes and the number the bureau sees is lower."

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2 Principal, Interest, Rate

L4.8.2 · THE VOCABULARY OF BORROWING

I CAN

define the parts of a loan and explain what each one costs me

TERM	YOUR DEFINITION	DOES IT INCREASE WHAT I REPAY?
Principal		
Interest		
Interest rate		
APR		
Origination fee		
Term		

Federal undergraduate Direct Loans carry a **fixed** rate — it does not change over the life of the loan. Why does that matter more than a low starting rate on a private loan?

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1 The Sticker Price Lie

L4.7.1 · STICKER VS NET

I CAN

explain why the school with the higher published price can cost a family less

SCHOOL A PUBLISHED	SCHOOL B PUBLISHED	WHICH IS CHEAPER?
$62,000/yr	**$28,000/yr**	**Not yet knowable**

Before you read further, vote. Circle the school you think a family actually pays less to attend, then write one sentence saying why.

HOLD THAT VOTE

By the end of this unit some of you will change your answer — because one of these numbers is a starting price, not a real one. Write down now what would have to be true for School A to end up cheaper.

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2 Sticker, Gift, Net

L4.7.2 · THE ONLY FORMULA YOU NEED

I CAN

calculate net price from cost of attendance and gift aid

Cost of Attendance is the **full** yearly price: tuition, fees, housing, food, books, transport and personal costs. Gift aid is money you never repay. Fill in the formula, then use it.

Cost of Attendance _____

minus Gift aid _____

equals Net price _____

SCHOOL	COST OF ATTENDANCE	GIFT AID	NET PRICE	CHEAPER?
School A	$62,000	$48,500		
School B	$28,000	$6,000		

Now answer the question from Activity 1 properly. Which school costs the family less, and by how much?

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1 Four Ways to Get Paid

L4.1.1 · CAREER ARCHETYPES

I CAN

distinguish employee, entrepreneur, investor and hybrid income, and name the trade-off in each

ARCHETYPE	WHERE THE MONEY COMES FROM	WHAT YOU TRADE FOR IT	CEILING	FLOOR
Employee				
Entrepreneur				
Investor				
Hybrid				

Which are you drawn to, and is that a preference or a default?

Most people become employees because nobody described the alternatives. Be honest about which this is for you.

MILO

"There is no correct archetype. There is only a correct answer to 'what am I trading, and am I willing?'"

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2 The Credit Card Trap

L4.2.2 · REVOLVING DEBT

I CAN

model a revolving balance and show why minimum payments are designed to persist

THE BALANCE THAT WILL NOT MOVE

$4,100 at 24.9% APR. Minimum payment 2% of balance.

First month interest	
First month minimum payment	
Amount that reduced the balance	
Months to clear at minimums	

PAYMENT STRATEGY	MONTHS TO CLEAR	TOTAL INTEREST	TOTAL PAID
Minimum only			
$150/month fixed			
$300/month fixed			
Balance transfer at 0% for 18mo			

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Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

K–2 Need or Want?

Needs: food on the table, a warm coat, a place to sleep, clean water. **Wants:** a new game, ice cream.

Ask: "Is a coat always a need? What about a fifth coat?" The same thing can be both, and that's the lesson.

3–5 50 / 30 / 20

$10 → $5 / $3 / $2 · $20 → $10 / $6 / $4 · $50 → $25 / $15 / $10.

Ask: "Which slice would you change, and what would you give up to do it?" Any answer with a reason is a good one.

6–8 Where Did $177 Go?

Gross pay $1,200. Social Security $74.40. Medicare $17.40. The remaining $85.20 is federal and state income tax withheld. Net pay $1,023.

Ask: "Who gets each deduction, and what does it buy Miller?" A student who can name where the money goes stops reading a pay stub as theft.

9–12 The Credit Card Trap

First month's interest is about $85. The minimum payment is about $82, so the balance grows and never clears. At $150 a month it takes about 41 months and roughly $2,000 in interest. At $300 a month, about 17 months and roughly $770. A 0% balance transfer clears it in 18 months at about $228 a month, plus the transfer fee.

Ask: "Why would a card company set the minimum below the interest?"

Want the rest of the unit?

Each of these comes from a full Financial Foundations™ unit of 10 to 12 lessons, with teacher scripts, family letters and a unit checkpoint. For a free five-day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

K–2 What a good answer looks like

Any split works as long as **the three jars add up to exactly 10**. There is no correct ratio and you should not supply one — 5/3/2 and 4/4/2 and 8/1/1 are all real answers. What you are checking is the arithmetic and the willingness to put something in the giving jar at all. **A child who puts 0 in giving has still answered honestly**, and that is worth a conversation rather than a correction.

Ask: "Why did you give that jar the most?" Every split is a reason, and saying the reason out loud is the actual skill.

K–2 The line that carries the lesson

Milo's note — *decide before the money arrives* — is the whole page. Most people, adult and child, give away or save whatever happens to be left, which is usually nothing. Splitting ten coins **before** spending any of them is a different act from splitting what survives the week.

Ask: "What would happen if you waited until Friday to decide?" Most children work out the answer themselves.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 1.4 — Sharing and Giving**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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wealthwisekids.org/worksheets/save-spend-give-jars-worksheet

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

K–2 Every coin has a value

penny	nickel	dime	quarter
1¢	5¢	10¢	25¢

Color the coin worth the most: the quarter. **Draw a $1 bill:** the number on it is **1**, and it is worth the same as four quarters.

Ask: “A dime is smaller than a nickel, but it is worth more. So how do you know what a coin is worth?” A child who answers “you have to read it, not look at the size” has understood the whole page.

K–2 If they finish early

Ask them to make 25¢ without using a quarter. There are twelve ways to do it, and finding two or three is plenty.

Ask: “Five pennies and one nickel — is that the same thing?” It is, and noticing that is the start of place value.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 1.1 — What Is Money?**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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wealthwisekids.org/worksheets/coin-values-worksheet-kindergarten

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

K-2

How to run it

Ten circles, one coin each. **This is not a one-sitting worksheet** — it is meant to go on a fridge or inside a folder and be colored in over a month, which is the only part that matters. A child who fills all ten in one afternoon has drawn a picture; a child who fills one a week has saved.

Ask: "What will you do when all ten are colored?" Tie it to the goal sheet from Activity 2 if you have it — ten circles with nothing at the end is a chore.

K-2

If a month is too long

For younger children, relabel the circles as days rather than coins and run it for ten days. The habit is the lesson; the number on the page is not.

Ask: "Was it harder at the start or at the end?" Most say the end, and noticing that is the first honest thing anyone learns about saving.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 1.3 — Saving For Something**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five-day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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wealthwisekids.org/worksheets/savings-tracker-chart-for-kids

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

K-2

The tension on the page IS the lesson

Three coins, eight things. **Any combination costing three coins or less is correct.** But notice the trap built into the prices: the notebook is 2 coins and the teddy is **3**, so a child who wants the teddy gets *one* thing instead of three. **Do not call that a wrong answer.** It is the most interesting answer on the page, and the whole of spending is in it.

Ask: "Would you rather have the teddy, or three other things?" There is no right reply. Being able to say why is the skill.

K-2

Watch for the arithmetic slip

The instruction says choose three things, and the budget says three coins — those only agree if every item picked costs one coin. A child who circles the notebook plus two others has spent **four**. **Count the coins out loud with them rather than marking it wrong**; discovering it themselves is the point.

Ask: "How many coins did you just spend?" Then let them fix it.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 1.1 — What Is Money?**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five-day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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wealthwisekids.org/worksheets/spending-choices-worksheet-kindergarten

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

K-2

The answer, and the only part that is fixed

Naiya has **three coins** and wants **four things**, each costing one coin. **Is there enough? NO.** That is the one right answer on the page. Which three she should get is **entirely the child's choice** — ice cream, balloon, pencil and juice are deliberately ordinary so that no option is obviously correct. Do not steer them toward the pencil.

Ask: "Which one was hardest to leave out?" The thing they nearly chose is the cost of the choice, and naming it is the whole lesson.

K-2

What the word is doing here

Scarcity is a social-studies word a five-year-old can carry: there is never enough for every want, which is why anyone has to choose at all. Milo says it plainly on the page. If a child objects that Naiya could just get more coins, that is a good objection — ask where the fourth coin would come from, and who would go without it.

Ask: "Does this ever happen to grown-ups?" Yes, and with the same arithmetic.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 1.2 — Needs and Wants**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five-day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

K–2 Say what you are saving for

There is no single right answer on this page, and that is the point. A good one is **specific** and has **a date**: “a scooter, 40 coins, by my birthday” beats “a scooter, lots, soon.” If a child writes a cost they cannot possibly reach, leave it — the next activity in the unit is where that gets tested.

Ask: “How will you know when you have got there?” A goal a child can check for themselves is one they can keep.

K–2 If they finish early

Ask them to draw the goal and put it somewhere they will see it. Then ask what they would have to **stop** buying to reach it faster.

Ask: “What is one thing you would give up for two weeks to get this sooner?” That trade is the first real budgeting decision a child makes.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 1.3 — Saving For Something**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

Line	Worked example	How to get it
One impulse snack costs	$3.00	The child's own number
Times per week	3	Be honest, not hopeful
Cost per week	**$9.00**	cost × times per week
Weeks in a year	52	Given
Cost for one year	**$468.00**	cost per week × 52

3-5

Working the numbers

The numbers are the student's own, so there is no single key — but the shape of the answer is fixed, and the worked example above is a realistic one. **The jump from $3 to $468 is the entire page.** Nobody is shocked by three dollars. Everybody is shocked by four hundred and sixty-eight.

Ask: "What would you rather have — this year of snacks, or the thing $468 would buy?" Let them name the thing. The trade is only real once it has a name.

3-5

The 24-hour rule, and the honest half

The second half has no right answer and should not be marked. The useful discovery is that **most students cannot remember what they wanted** last month, or no longer want it. That is the argument for the pause, and it lands harder coming from their own memory than from an adult.

Ask: "If you still want it a month later, is it still an impulse buy?" No — and that is the point. The rule is not there to stop you buying things.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 2.2 — Smart Spending**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five-day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

3–5 What a good answer looks like

The goal is the student's own, so there is no key for the right-hand column — but there is a test. **Read their five answers back as one sentence.** If it sounds like the second example on the sheet ("I will save $35 by October 15 by putting aside $5 every Saturday"), it works. If it sounds like the first ("I want to save money"), something is still missing, and it is almost always **Measurable** or **Time-bound**.

Ask: "Which letter was hardest to fill in?" Nearly everyone says Achievable, because it is the first time the plan has to survive contact with their actual allowance.

3–5 The math at the bottom

Goal amount ÷ weekly saving = weeks needed, then count that many weeks forward for the finish date. A $35 goal at $5 a week is **7 weeks**. **Round weeks up, never down** — six and a half weeks means seven Saturdays. If their finish date lands after the date they wrote under Time-bound, the plan does not work yet, and fixing it is the lesson.

Ask: "What would you change — the amount, the weekly saving, or the date?" All three are legitimate. Choosing between them is budgeting.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 2.3 — The Saving System**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

Person	Income type	Why
1. Rosa — bakery, $11 an hour	Wages	Paid for each hour worked
2. James — dentist, $95,000 a year	Salary	A fixed yearly amount, paid monthly
3. Layla — slime kits, keeps $40	Profit	What is left after costs are paid
4. DeShawn — 4 lawns at $25	Freelance	Paid per job, works for himself
5. Amara — $200 earning 3%	Investment income	The money earns, not Amara
6. Musician — song earns $40 a month	Passive income	Work done once, still paying
7. Marcus — firefighter, $58,000	Salary	A fixed yearly amount
8. Priya — websites, $800 a site	Freelance	Paid per project, works for herself

3–5 Where more than one answer is right

The sheet says some have more than one, and it means it. **DeShawn and Priya** are freelance, and if they subtract what they spent on gas or hosting, what is left is also **profit**. **Layla** is running a small business, so you could call her earnings freelance as well. **Accept any answer the student can justify** — the reasoning is what you are marking, not the word.

Ask: "Which of these people gets paid even when they are asleep?" Amara and the musician. That distinction is the whole unit in one question.

3–5 The one students find hardest

Wages against salary. Rosa and James both work and both get paid, but Rosa is paid for hours and James for the year. Ask what happens to each of them in a slow week: Rosa's pay falls and James's does not. That is the difference, and it is worth more than the definition.

Ask: "Which would you rather have at sixteen, and which at forty?"

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 2.1 — The Earning Engine**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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wealthwisekids.org/worksheets/types-of-income-worksheet-for-kids

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

What happens	Player	Note
Ava's mom earns a paycheck at work	Household	The household receives; a business pays
A store sells Ava a backpack	Business	The household is on the other side of it
Ava's savings account pays her 12¢ of interest	Bank	The bank pays for the use of her money
Taxes pay for the road outside school	Government	Collected from households and businesses
A bakery borrows money to buy a new oven	Business	And a bank lends it — two players

3–5 The point most students miss

Every line has two players, not one. Someone pays and someone is paid. The table above names the one the sentence is written from, but a student who says "household *and* business" for the paycheck has understood **more**, not less. Accept it and say why it is the better answer.

Ask: "Who is on the other side of this one?" Ask it on every row and the arrows in the drawing box draw themselves.

3–5 The drawing box

Four boxes, arrows between them. A correct version has a dollar leaving the business as the paycheck, going to the household, some of it returning to a business as groceries, and $5 going to the bank. **The dollar never disappears — it moves.** That is the one idea the page exists to plant.

Ask: "Where does the $5 in the bank go next?" It gets lent to the bakery, which is the row right above.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 2.5 — Money and Community**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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wealthwisekids.org/worksheets/four-sectors-of-the-economy-worksheet

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

The cost	Fixed or variable?	Can I change it?
Monthly bus pass	**Fixed**	Not this month. You could walk some days
Snacks	**Variable**	Yes — the easiest one on the list
Phone plan	**Fixed**	Only by changing the plan, not week to week
Gifts for friends	**Variable**	Yes, in amount and in number
School lunch	**Variable**	Yes — the price is set, how often is not
Rent	**Fixed**	No. Not without moving

3-5

Where the power is

Fixed costs are the same every time. Variable costs change — and those are the only ones you can do anything about this month. That is the sentence the page exists to deliver. School lunch is the one worth arguing over: the *price* is fixed but the *number of times* is not, which is exactly why it ends up in the variable column.

Ask: "Which of these could you change by Friday?" Only the variable ones, and that is the definition made useful.

3-5

The cut question at the bottom

No model answer. Students pick what they would cut, and almost all of them pick snacks — correctly, because it is variable, frequent and small. **Watch for anyone who says rent.** It is the biggest number, so it looks like the obvious target, and it is the one thing on the list they cannot touch.

Ask: "Biggest is not the same as easiest. Which were you going for?"

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

What you need to do	Answer	Why
Keep money you will not touch for six months	**Savings**	Left alone, and it earns a little
Pay for something every week	**Checking**	Built for money moving in and out
Buy a snack at the school fair	**Cash**	Small, immediate, no card needed
Keep birthday money safe until you decide	**Savings**	Safe, and not easy to spend by accident
Earn a little extra just for leaving it alone	**Savings**	Interest is the reward for not touching it

3-5

The distinction to land

Checking is for money that is moving. Savings is for money that is staying. Cash is for small things right now. A student who gets that sentence has the page, even if they argue a row — and two rows are genuinely arguable: a debit card works at a school fair, and some people keep birthday money in checking. **Accept any answer with a reason attached.**

Ask: "Which of these could you do with a sock?" Only the snack. That is the point of the opening line.

3-5

The question at the bottom

No model answer — they pick which account they would open. Most say savings, and the useful follow-up is what they would be saving *for*, which connects straight back to the SMART goal sheet from the same unit.

Ask: "What would make you take it out again?" Knowing that in advance is most of what keeps savings intact.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 2.3 — The Saving System**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five-day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

Item	Package A	Price of one	Package B	Price of one	Cheaper
Markers	12 for $6.00	$0.50	24 for $11.50	about $0.48	B
Juice pouches	8 for $4.00	$0.50	18 for $8.10	$0.45	B
Pencils	10 for $2.50	$0.25	24 for $5.76	$0.24	B
Glue sticks	3 for $2.10	$0.70	8 for $5.20	$0.65	B

3–5 Watch for this

In **this** set the larger pack wins every time, so a student can get all four right by never dividing. The sheet says bigger is not always better — and on this page it always is. **Say so, and then break it.** Offer a fifth row out loud: 6 erasers for $1.80 against 10 for $3.20. Now A is cheaper, at $0.30 against $0.32.

Ask: "When would you buy the smaller pack even though it costs more per one?" If it will spoil, if you cannot store it, or if you do not have the larger amount today.

3–5 The method

Total price ÷ number of units = price of one. Round to the nearest cent and compare. The markers row is the only one that needs rounding, which is why it is first.

Ask: "Which of these would you actually buy?" Cheapest per unit and best choice are not always the same thing.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 2.2 — Smart Spending**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

Route	The question on the page	A good answer
Authorized user	What is the risk to them?	Their credit carries your behavior. If the balance runs high or a payment is late, it lands on the adult too
Secured credit card	Why would a lender agree?	You deposit the limit first, so the lender is risking nothing. That is the whole reason it is open to beginners
Credit-builder loan	Who is it for?	Someone with no history at all. You make the payments first and receive the money at the end, so the lender is never exposed
Rent reporting	What is the catch?	Not every landlord or bureau takes part, and some services charge a monthly fee to report what you already pay

6-8

The pattern underneath all four

Every legitimate route works the same way: **the lender is protected before you are trusted.** A deposit, a parent, or payments made up front. Once a student sees that, the fake routes become obvious — anything promising a score without someone carrying the risk is selling something.

Ask: “Who is taking the risk in each of these?” Never the lender. That is why these four exist and other things do not.

6-8

The trap in starting from zero

You need credit to get credit. That circle is real, and it is the reason the page exists — all four routes are ways around it rather than through it. Worth saying plainly: none of this is urgent at thirteen, and the most valuable thing a student can take away is simply that **the clock on length of history starts whenever they begin**.

Ask: “Which of these could you actually do this year?” For most, becoming an authorized user is the only one — and it is a conversation with a parent, not a form.

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

The choice	What you get	What you gave up
$120 on new shoes	The shoes, now	$120 of savings, and everything it would have grown into
$120 into a savings account	Money later, and the interest on it	The shoes, now
4 hours gaming	Four hours you enjoyed	Four hours of pay, and whatever it would have bought
4 hours at a paid job	The wages	Four hours you would rather have spent another way

6-8

Why every row has an answer in both directions

Students expect the “sensible” choice to have no cost. It does. **Saving has an opportunity cost too** — you gave up the shoes — and so does working. The page is not arguing that spending is bad; it is arguing that **nothing is free, including the responsible option**. A student who writes “nothing” in a row has missed it.

Ask: “Which of these four would you actually choose?” Any of them can be right. Choosing with the cost named out loud is the skill.

6-8

Their own example, at the bottom

They name a real decision from the last month. **A good answer is one sentence in the form: I chose X, so I gave up Y.** If they cannot name the Y, the decision was made without one — which is itself worth noticing, gently.

Ask: “Would you make the same call again?” Hindsight is the cheapest way to learn this.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 3.1 — How Money Systems Work**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five-day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

6–8 The numbers

Sai ends with about $222,000. Macon ends with about $175,000. Sai is ahead by roughly **$47,000** having contributed **$6,000 against Macon's $24,000** — a quarter of the money, and more at the end. Sai's ten years of saving had forty years to grow; Macon's forty years of saving never got that time.

Figures assume 8% a year compounded monthly, which is how a monthly deposit normally works. A calculator set to annual compounding gives about $189,000 and $155,000 — smaller numbers, same answer, same gap in Sai's favor.

Ask: "How much would Macon have to put in each month to catch up?" About $64, not $50 — and he still never gets the ten years back.

6–8 Make them predict first

The sheet asks for a prediction before any math, and that line is the most valuable thing on the page. **Most students guess Macon**, because he put in four times as much. Finding out they were wrong is what makes compound interest stick; being told the answer does not.

Ask: "What was your prediction, and what made you think it?" The reasoning behind a wrong guess is usually 'more money in means more money out' — true, but weaker than time.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 3.1 — How Money Systems Work**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

Question	What a good answer says
Buying one company — what if it fails?	You can lose everything you put in. One company failing is your whole investment.
An index fund — what if one company in it fails?	You lose that slice only. The others carry on, so the fund dips rather than disappears.

6-8

Why simple usually wins — the part worth getting right

You do not need a statistic for this, and the arithmetic is better than one. **An index is the average of the market it tracks.** Everyone trading those companies collectively *is* the market, so before costs the average active investor earns the average — the index. Then they pay fees, trading costs and tax on the trades. **After costs, the average active investor must land below the index.** Not because they are bad at it, but because the arithmetic leaves nowhere else to go.

Ask: "Can everyone be above average?" That is the whole answer, and a thirteen-year-old gets there without help.

6-8

What not to let it become

The page is about **what you own**, not about telling anyone what to buy. "Buying the whole scoreboard" is the idea to land. Index funds also fall when the whole market falls, and a student who notices that has understood more, not less — diversification spreads risk, it does not remove it.

Ask: "Is an index fund safe?" Safer than one company. Not safe.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 3.5 — Saving and the Time Factor**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five-day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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wealthwisekids.org/worksheets/index-fund-worksheet-middle-school

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

The ad says	What it actually claims	What it proves	What it wants you to feel
“9 out of 10 dentists”	Nine of however many were asked preferred it	Nothing — the sample and the question are not given	That experts already decided for you
“Clinically proven”	A study happened	Nothing until you know what was tested, by whom, against what	That science settled it
“Up to 50% off”	At most one item is half price	Nothing about the price of what you want	Urgency, and a fear of missing out
An influencer using it	Someone was paid to be seen with it	Nothing about the product	That a person you trust chose it

6–8 The move the page is teaching

Every row separates **claim** from **proof**, and in all four the proof column is close to empty. That is not an accident of the examples — it is how most advertising is written. **Nothing here is a lie.** Each line is literally true and still tells you almost nothing, which is the harder and more useful lesson.

Ask: “Which of these four would work on you?” Honesty beats cynicism here; a student who says ‘the influencer one’ has understood more than one who says none.

6–8 The rewrite at the bottom

No model answer — they pick their own ad. A good rewrite is usually **shorter and duller**, which is the point. “9 out of 10 dentists” honestly rewritten becomes something like “we asked 10 dentists and 9 said they preferred it.” Same fact, almost no power.

Ask: “Would you still want it after your own rewrite?”

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 3.4 — Spending With Strategy**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

6–8 Working the numbers

The five costs are the student's own, so there is no key — but the arithmetic is fixed. **Add the five essentials to get one month, then multiply by three for the real goal and by six if income is unstable.** On a typical worked example of $1,800 a month, the starter goal is **$1,000**, the real goal **$5,400**, and the unstable-income goal **$10,800**. Watch for students including subscriptions or eating out — essentials means *what you cannot stop paying*.

Ask: "Which of the five could you actually cut in a bad month?" Anything they can cut was never an essential.

6–8 Why it comes before investing — the real question

Investing does earn more than a savings account, so the sheet is right to ask. The answer is that **an emergency fund is not competing with investment returns — it is preventing a much larger loss.** Without one, a $900 car repair goes on a credit card at 20–30%, or forces selling investments at the worst moment. **Avoiding 25% interest beats earning 8%**, every time. Accept any answer that gets to 'otherwise the emergency turns into debt'.

Ask: "What would you have had to do last time something broke?" The honest answer is usually 'ask a parent' — which is somebody else's emergency fund.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 3.5 — Saving and the Time Factor**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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wealthwisekids.org/worksheets/emergency-fund-worksheet

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

Factor	Share	What helps	What hurts
Payment history	35%	Every bill paid on time	One payment 30+ days late
Amounts owed	30%	Using under 10% of your limit	Carrying a balance near the limit
Length of history	15%	Keeping your oldest card open	Closing an old account
New credit	10%	Applying rarely	Several applications at once
Credit mix	10%	A card and a loan, handled well	Nothing to show either way

6–8 What the car loan costs

$25,000 over five years. At **6.2%** the payment is about **$486** a month and you pay back about **$29,139**. At **15.4%** it is about **$600** a month and about **$36,001**. **A low score costs about $6,862 on one car** — roughly $114 every month for the same vehicle.

Ask: "Who gets that $6,862, and what did they do to earn it?" Nothing about the car changed. Only what the lender believed about the borrower.

6–8 The two that matter most

Payment history and amounts owed are **65% of the score between them**, and both are behavior rather than luck. The other three move slowly and mostly take care of themselves.

Ask: "If you could only get one of these right, which would you pick?" Paying on time, every time, is the whole first third.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 3.3 — Credit and Borrowing**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

The approach	The urgency used	The payment demanded	The tell
“Your account is locked”	Act now or lose access	Confirm your login, then a transfer	A real bank never asks you to log in from their link
“You owe back taxes”	Arrest or a deadline today	Gift cards, wire, crypto	No tax authority is paid in gift cards, ever
“You won, pay the fee”	The prize expires	A fee up front	Winnings are never unlocked by sending money
Romance, then a crisis	Someone is in danger now	A transfer to a stranger	The emergency always arrives before any meeting does
“Guaranteed returns”	The window closes soon	Money you cannot get back	Guaranteed and high are not available at the same time

9-12

The single rule — the answer the page is after

Every row shares one structure: **manufactured urgency, plus a payment that cannot be reversed, plus a reason not to check with anyone else.** Accept any sentence that captures those three. The test the sheet sets is the right one — it has to work on a fraud nobody has invented yet, and this does.

Ask: “What would happen if you waited a day and called the real number yourself?” Every legitimate request survives that. No fraud does.

9-12

Why the payment method is the giveaway

Gift cards, wires and crypto are chosen for one reason: **they cannot be clawed back.** A real organization has no preference for irreversible money. If someone insists on a method that cannot be undone and resists a callback, that pairing alone is enough — a student does not need to identify which scam it is.

Ask: “Who have you got that you would call first?” Naming that person now is the single most useful thing on the page.

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

Term	What it means
Premium	What you pay every month whether or not you ever see a doctor
Deductible	What you pay yourself first, each year, before the plan pays anything
Copay	A flat fee for a visit or a prescription, usually from day one
Coinsurance	Your percentage share of the bill after the deductible is met
Out-of-pocket maximum	The most you can possibly pay in a year. After it, the plan pays everything
Network	The providers your plan negotiated with. Outside it, you pay more or the plan pays nothing

9-12

The arithmetic

The plan numbers are the student's own, so there is no single key — but the method is fixed. **Premiums for the year = monthly premium × 12**, and that is owed even in a year with no care at all. A bad year is **premiums + deductible + coinsurance**, and the whole thing **stops at the out-of-pocket maximum**, which is why that one number caps the damage.

Ask: "What does this plan cost you in a year where nothing happens?" Twelve premiums. Most students expect zero.

9-12

Why a low premium can be the expensive choice

A cheap premium saves a small, certain amount every month and buys a much larger, uncertain worst case. **Compare plans on the worst realistic year, not the monthly price.** A plan $60 cheaper each month saves $720 a year and can cost thousands more the one year something goes wrong — and the year something goes wrong is exactly the year you cannot absorb it.

Ask: "Which plan would you pick if you knew you would break an arm?" Then: "And if you knew you would not?" Insurance is a decision made without knowing.

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

9–12 Working the numbers

There is no single right answer — the numbers are the student's own. What you are checking is that the four lines **add up to the monthly net income exactly**, with **zero unassigned**. On a $2,400 take-home, the targets are **$1,200 needs, $720 wants, $480 saving and debt payoff**. A student who leaves $300 unassigned has not finished; money with no job attached is the money that disappears.

Ask: "Which line did you fill in last?" Nearly everyone writes saving last and gives it whatever survives. The sheet asks for the opposite.

9–12 Where 50/30/20 breaks — the real point of the page

The second half is the part that matters, and there is no model answer. In most American cities a first apartment alone pushes needs well past 50%, so the honest response is that the ratio is broken on purpose. **Accept any answer that names the category, says by how much, and calls it a choice or a constraint.** "Rent is 58% and that is a constraint until I move or get a roommate" is a better answer than a tidy budget that is fiction.

Ask: "Is this a number you can change this year, or one you have to live with?" Telling those two apart is the whole skill.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 4.6 — The Blueprint**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

Scenario	Balance	Limit	Utilization	Effect
Spends $200, limit $500	$200	$500	**40%**	Hurts — well over 30%
Spends $200, limit $2,000	$200	$2,000	**10%**	Fine — at the ideal edge
Pays in full, after the statement	$1,400	$2,000	**70%**	Damaging, despite owing nothing

9-12

The row that surprises everyone

Identical spending, different limits, opposite outcomes. $200 on a $500 card is 40% and hurts; the same $200 on a $2,000 card is 10% and does not. Nothing about the behavior changed. That is why utilization is a ratio and not an amount — and why closing an old card can lower a score even though you now owe less.

Ask: "Which of these two is better with money?" Neither. They spent the same. Only the denominator moved.

9-12

The third row is the one to teach

This person **pays in full every month and still reports 70%.** A card reports the **statement balance**, not what is owed after payment. Paying on the due date is on time for the lender and too late for the bureau. **Pay before the statement closes** and the reported number drops.

Ask: "When does your statement close?" Almost nobody knows, and it is the one date on the card that moves this number.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 4.3 — Building and Protecting Your Credit**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five-day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

Term	What it means	Does it increase what I repay?
Principal	The amount actually borrowed	No — it is the starting amount
Interest	What the lender charges for the use of the money	Yes
Interest rate	Interest as a percentage of the principal, per year	Yes
APR	Interest rate plus fees, as one yearly percentage	Yes — and it is the honest number to compare
Origination fee	A charge taken out when the loan is issued	Yes — you repay it even though you never received it
Term	How long you have to repay	Yes — a longer term lowers the payment and raises the total

9–12 Why a fixed rate matters more than a low starting rate

Federal undergraduate Direct Loans are **fixed**: the rate is set when the loan is made and cannot move for the life of it. A private loan advertised at a lower rate is usually **variable**, so the payment a family budgeted for can rise years later, with no cap a student can rely on. **A rate you can plan around beats a rate that merely starts lower.**

Ask: "Who carries the risk if rates go up — you or the lender?" On a fixed loan the lender does. On a variable one, the student does.

9–12 The two students miss most often

Origination fee and **term**. A fee is deducted before the money reaches you, so you borrow $10,000, receive about $9,895, and repay the full $10,000 with interest. And a longer term feels cheaper every month while costing more in total — the single most common trap in all consumer borrowing.

Ask: "Would you rather pay $200 a month for 10 years or $300 for 6?" Work out both totals before anyone answers.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 4.8 — Student Loans and Smart Borrowing**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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wealthwisekids.org/worksheets/student-loan-vocabulary-worksheet

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

School	Cost of attendance	Gift aid	Net price	Cheaper?
School A	$62,000	$48,500	**$13,500**	**Yes**
School B	$28,000	$6,000	**$22,000**	No

9–12 The answer, and why it is worth the whole page

School A costs the family $8,500 a year less — about **$34,000 less over four years** — despite a published price **$34,000 a year higher**. The first page asks students to vote on sticker price alone, and most pick School B. **Nothing on that first page is enough to answer the question**, which is exactly what it is designed to show.

Ask: "What would have had to change for School B to win?" More gift aid, not a lower sticker price. The published number was never the one that mattered.

9–12 The two words that do the work

Cost of attendance is the *full* yearly price — tuition, fees, housing, food, books, transport and personal costs — not just tuition. **Gift aid** is money that is never repaid: grants and scholarships, never loans. A student who subtracts loans from the cost has calculated nothing, because borrowed money is still money the family owes.

Ask: "Is a loan gift aid?" No. It is the single most common and most expensive mistake on an aid letter.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 4.7 — Paying for College or Trade School**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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wealthwisekids.org/worksheets/college-net-price-worksheet

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

Archetype	Where the money comes from	What you trade	Ceiling	Floor
Employee	An employer, for your time	Autonomy and upside	Capped by salary	High — steady pay, benefits
Entrepreneur	Customers, for value you build	Security and steady pay	Very high	Low — can be zero
Investor	Assets you own, working without you	Money up front, and time	Very high	Low — capital can be lost
Hybrid	A job plus something you own	Free time	Moderate to high	High — the job holds the floor

9–12

What a good answer looks like

The table above is the shape of it, not a word-for-word key — accept any wording that gets the trade right. The idea the page is built on: **a high floor and a high ceiling rarely come together**, and every archetype is a decision about which one you are buying. **Hybrid is the one most students have never had described to them**, and it is how a large share of adults actually earn.

Ask: "Which of these does someone in your family do?" Most students name an employee and are surprised to find a hybrid once they look.

9–12

The second half is the real question

No model answer, and do not grade it. The prompt asks whether being drawn to one is a preference or a default, and the honest reply from a sixteen-year-old is often "I had not thought about it." **That is a good answer.** Resist steering anyone toward entrepreneurship — the page is about naming the trade, not picking a winner.

Ask: "What would have to be true for you to pick a different one at thirty?"

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 4.1 — Your Income Life**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five–day money game your students can play in a browser, try **The $100 Week™**. Everything is at **wealthwisekids.org**.

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