

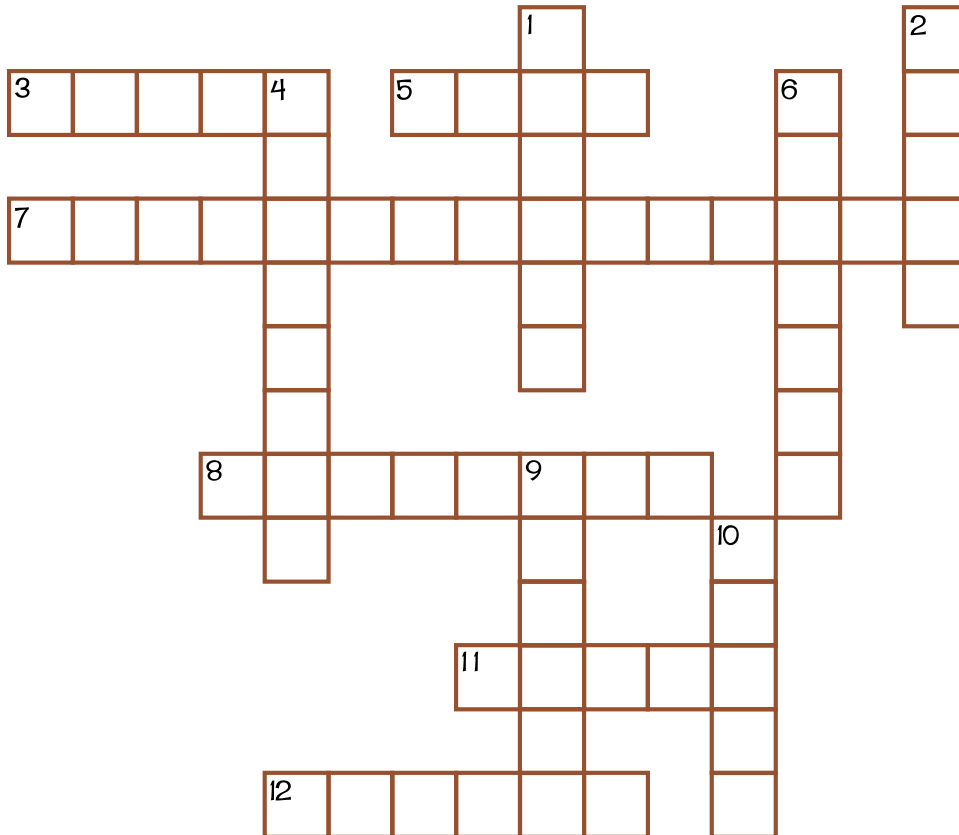
Handwriting practice lines consisting of 15 horizontal lines.



Activity 8: CROSSWORD PUZZLE

Use the words and clues below to complete the crossword puzzle.

Budget Income Benefits Costs Goals Opportunity Cost
 Services Saving Choices Plan Wants Goods



Across

3. Something a person plans to achieve in the future
5. A process developed in advance of doing something to achieve a goal
7. The highest-valued choice that is given up when a decision is made
8. Things that are favorable to the decision-maker
11. Objects that can satisfy people's wants
12. A plan for managing income, saving and spending

Down

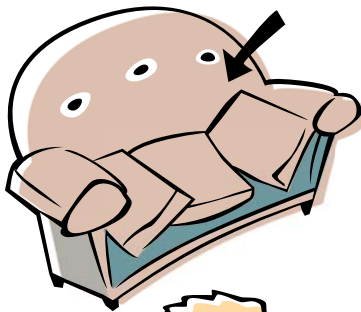
1. Putting aside income or gift money for future use
2. Desires or wishes that can be satisfied by consuming goods and services
4. Activities that can satisfy people's wants
6. Decisions made or a course of action taken
9. Earnings received for work
10. Things that are unfavorable to the decision-maker

Activity 9: **SCAVENGER HUNT**

With your parent's permission, go on a scavenger hunt around your home to see how much money your family has "lying around."

Hint: Look for coins and paper money in the following places.

How Much Did You Find?



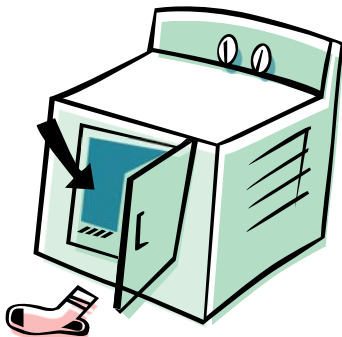
Under sofa and chair cushions
(Make mom proud and ask if you can vacuum while you are in there!) \$_____



In winter coat pockets (Be sure to ask before you look here. Make sure that you hang up the coats when you are finished searching.) \$_____



Inside the car in between seats, under floor mats and in glove boxes (Do not, repeat, do not do this while the car is moving!) \$_____



In and around the washing machine and dryer (Make sure that it is okay for you to keep any money you find!) \$_____

Your Grand Total is ... (drum roll) \$_____

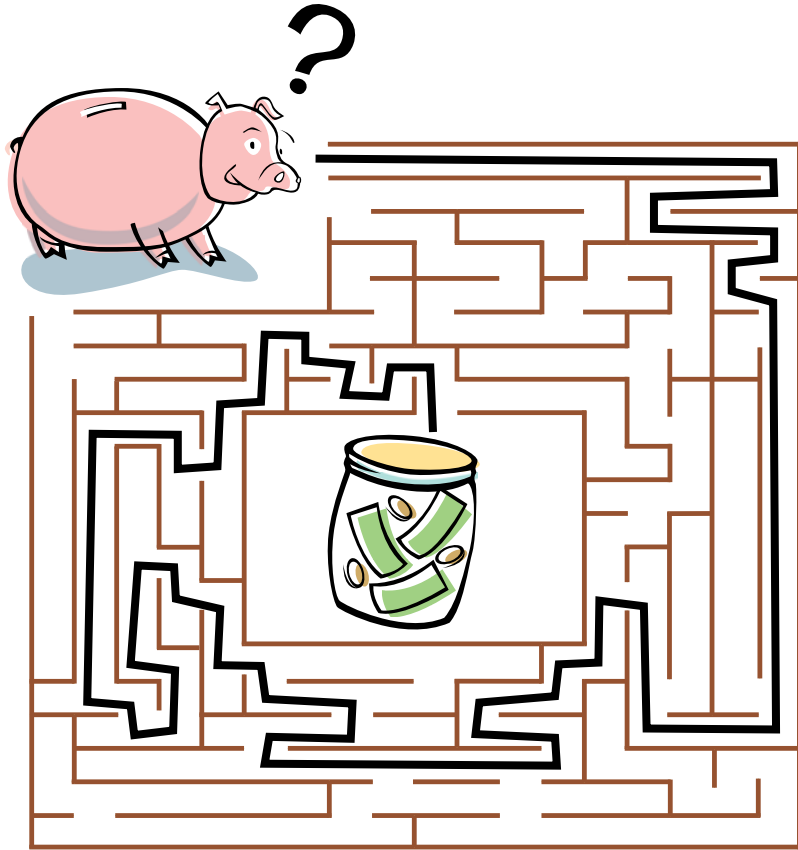
Activity 10: CLIMB THE TREE TO REACH YOUR GOAL



This is a picture of what I want.

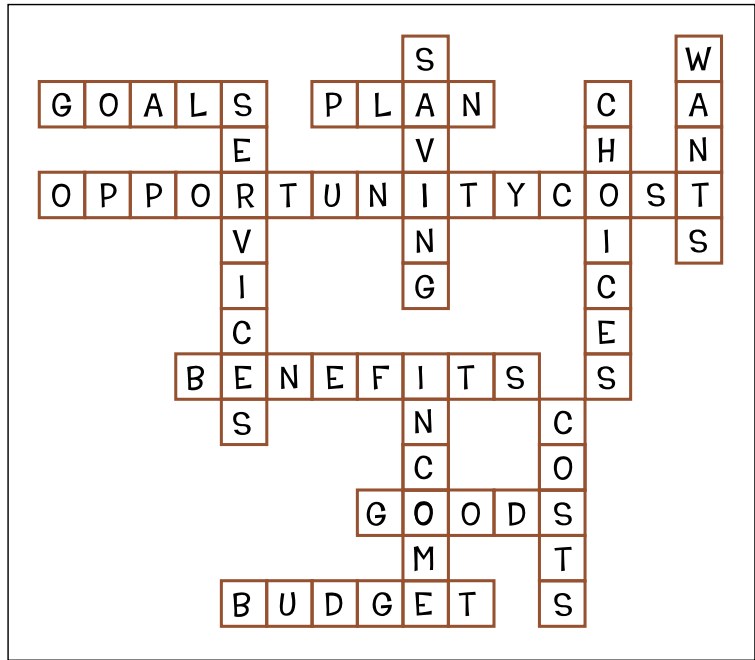
Steps I took to get it:

8. _____
7. _____
6. _____
5. _____
4. _____
3. _____
2. _____
1. _____



Solution: Page 23

Solution: Page 26



GLOSSARY

Benefits – Things that are favorable to the decision-maker.

Budget – A plan for managing income, saving and spending.

Choices – Decisions made or a course of action taken.

Costs – Things that are unfavorable to the decision-maker.

Goals – Something a person plans to achieve in the future.

Goods – Objects that can satisfy people's wants.

Income – Earnings received for work (providing human resources or labor).

Opportunity cost – The highest-valued choice that is given up when a decision is made.

Plan – A process developed in advance of doing something to achieve a goal.

Saving – Putting aside income or gift money for future use.

Services – Activities that can satisfy people's wants.

Wants – Desires or wishes that can be satisfied by consuming goods or services.

My Pocket Tracker: Where Does My Money Go?

Date

Item

Amount

SAVINGS

ENTERTAINMENT

Date

Item

Amount

Date

Item

Amount

FOOD/OTHER

