

Name:

Class:

Question 1

The more ____ and ____ you have, the more likely you are to qualify for a higher paying job.

Check all of the correct answers. There may be only one correct answer.

- ☐ skills and money
- ☐ money and education
- ☐ influence and confidence
- ☐ education and skills
- ☐ information and education

Question 2

Which of the following is true?

Check all of the correct answers. There may be only one correct answer.

- ☐ High supply of workers and low demand for jobs means lower wages
- ☐ Low supply of workers and high demand for jobs means higher wages
- ☐ Both A and B
- ☐ Neither A nor B

Question 3

Which of the following would affect your career choices?

Check all of the correct answers. There may be only one correct answer.

- ☐ College education
- ☐ Personal Interests
- ☐ Talents and skills
- ☐ A and B only
- ☐ All of the above

Question 4

You are planning to take a week long cruise and you want to start saving for it. Which of the following would affect this savings goal?

Check all of the correct answers. There may be only one correct answer.

- ☐ How much time you have to save
- ☐ How much money you're spending elsewhere
- ☐ How much the cruise costs
- ☐ A and C only
- ☐ All of the above

Question 5

A spending plan helps.. (check all that apply)

Check all of the correct answers. There may be only one correct answer.

- ☐ Track income
- ☐ Track credit card interest
- ☐ Track wants and needs
- ☐ Make decisions about wants vs. needs

Question 6

Spending priorities reflect a person's goals and values.

Circle True or False.

True

False

Question 7

You've bought something for \$100 and charged it to your credit card that has a 20% annual interest rate. How much money would you owe after one year if you've not paid off any of the amount charged to your credit card?

Check all of the correct answers. There may be only one correct answer.

- ☐ Exactly \$120
- ☐ Less than \$120
- ☐ At least \$120
- ☐ Only \$100

Question 8

When it comes to credit card debt, you should:

Check all of the correct answers. There may be only one correct answer.

- ☐ Pay your bill on time
- ☐ Pay at least the minimum
- ☐ Pay off your balance as soon as you can
- ☐ A and C only
- ☐ All of the above

Question 9

An emergency fund is...

Check all of the correct answers. There may be only one correct answer.

- ☐ The total cost of an overdue credit card bill
- ☐ The total cost of a last-minute vacation
- ☐ The money you save and set aside for dealing with emergencies
- ☐ The money you have in your checking account
- ☐ All of the above