

# Current Curriculum Teacher Guide

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Click on any topic to view the activities available for that topic.

## Subject: Financial Literacy

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## Subject: Careers

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## Subject: Real World Math

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## Alignment with the Common Core State Standards

Anchor Standards for: [Reading](#) / [Writing](#) / [Mathematical Practice](#)

## Student Login: How your students will access the activities in the Current Curriculum library.

**Example:** If you want your students to complete the **Alicia's Spending** activity under the **Budgeting** topic, the students would do the following:

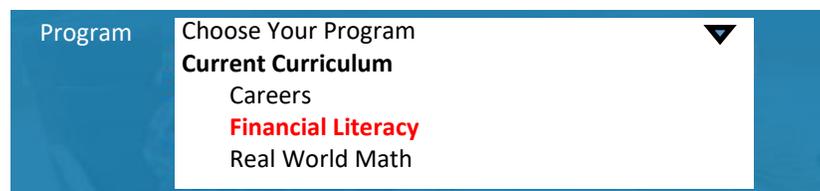
- 1) Go to [www.cwpubonline.com](http://www.cwpubonline.com)
- 2) Click **STUDENT LOGIN** on the home page.

3) LOG IN :

- **State:** First, use the drop down menu to select your state.
- **District:** Next, use the drop down menu to select your district.
- **School:** Finally, use the drop down menu to select your school.
- **User Name:** Enter your user name.
- **Password:** Enter your password.
- Click **LOG IN**



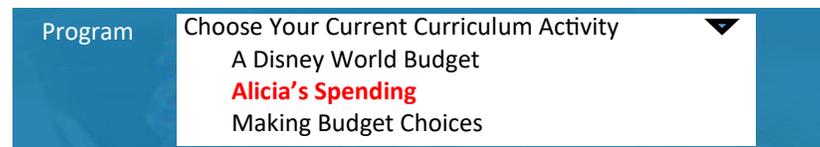
- 4) Select Financial Literacy under Current Curriculum. See page 6 for topic locations (financial literacy or real world math)



- 5) Select the Budgeting topic



- 6) Select Alicia's Spending



- 7) Click **BEGIN**

**TIP:** If you want to run the Current Curriculum activities just as your students do, log in to your Teacher account and choose "Access the Programs".

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## The Programs Work Best in Full Screen Mode

To work in full screen mode, use the following commands based on your type of device:

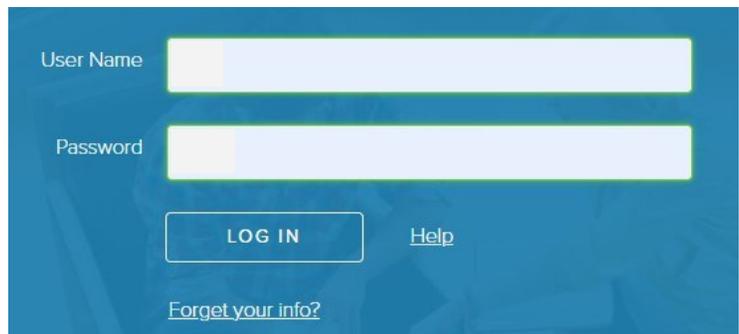
- Windows: F11
- Mac: Command + Shift + F
- Chromebook: Full Screen key

## Teacher/Admin Log in

To log in to the system as a teacher or admin, you will click the **TEACHER/ADMIN LOGIN** at the top right of the cwpubonline.com homepage.

Enter your User Name and password and then click the **LOG IN** button.

If you cannot remember your user name or password, click the “Forget your info?” link under the **LOG IN** button and enter your email on the next screen and click the submit button. Your credentials will be emailed to your address.



The image shows a login form on a blue background. It has two text input fields: 'User Name' and 'Password'. Below the 'Password' field is a 'LOG IN' button and a 'Help' link. At the bottom of the form is a link that says 'Forget your info?'.

Note: Teacher and Admin accounts can only log into the admin portion of the portal.

**TIP: If you want to run the Current Curriculum Activities just as your students do, log in to your Teacher account and choose “Access the Programs”.**

## Minimum System Requirements

- Reliable Broadband Internet Connection
- A web browser that supports HTML5. C.W. Publications recommends Google Chrome.
- Microsoft Windows: Windows 7 / Windows 8 / Windows 10 / Windows 11
- Mac OS X 10.6 or higher
- Chrome OS
- Monitor

A Color Monitor with minimum resolution of 1024 x 768 is required.

- Sound Capability

The sound is optional and may be turned off by clicking on the Audio Icon located in Program Utilities.

- For technical support email [support@cwpub.com](mailto:support@cwpub.com) or call 815.441.4308

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## Generating Student Reports

To create the reports for one or more students:

- 1) Click the "Classes" link on the left side of the page
- 2) Click the green reports icon next to the class containing the student(s) for which you want to generate the report(s)

### Classes

<a href="#">School</a>	<a href="#">First Name</a>	<a href="#">Last Name</a>	<a href="#">Class</a>	<a href="#"># of Students current/max</a>	<a href="#">Expiration Date</a>	<a href="#">Student Management</a>
Demo School	Demo	Teacher	Demo 3	10/50	1/17/2016	   
Demo School	Demo	Teacher	Demo 2	4/100	1/23/2016	   
Demo School	Demo	Teacher	Demo 1	1/50	1/5/2016	   

Most Recent

<

>

- 3) On the Reports screen that opens, click the radio button next to the report you wish to print. If you are choosing to print a budget or a spending report, you will also need to choose the month from the drop down box.
- 4) Select the Student Name, or choose the All Students option if you want to print your entire class, from the drop down menu

### Reports for Demo 2 - Demo School

**Select Report:**

*On Your Own*                      *On The Job*

Summary                       Personnel File

Spending                       Budget

August

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**Select Student:**

Student504, Demo

Get Report    Cancel

- 5) Press the **Get Report** button

- 6) The report for the student will be present on the screen. If you wish to print the report, click the **Print Report** button and a printable version of the report will be created.

**NOTE:** You are only able to generate reports for the current or finished simulation for students. If a student starts a new simulation the report data will reset.

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## Limiting Program Availability to Students

By default, all students in your class(es) have access to all programs available within the cwpubonline portal. If you wish to limit your student(s) to certain programs this can be accomplished through the Admin Portal.

### **LIMITING INDIVIDUAL STUDENTS:**

- 1) Log into the Admin Portal
- 2) Click the “Students” link on the left hand side of the screen
- 3) You can scroll through the list of students on the bottom section of the screen or you can use the search box at the top of the screen to quickly find the student you wish to limit
- 4) Click the “Pencil Icon” next to the student
- 5) Click the check box next to “Customize access to simulations for this student (overrides current class setting)”
- 6) Remove the check marks next to the programs you do not want your student to access
- 7) Click the “Update” button

### **LIMITING YOUR ENTIRE CLASS TO ONE OR MORE PROGRAMS:**

- 1) Log into the Admin Portal
- 2) Click on the “Classes” link on the left hand side of the page
- 3) Click the “Pencil Icon” next to the class in which you to set the limits
- 4) Check the box next to “Select simulations available to students in the class”
- 5) Remove the check marks next to the programs you do not want your students to access
- 6) Click the “Update” button at the bottom of the screen
- 7) You will see a warning box state that setting limits for a class will override individual student selections,

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Click on any activity title to view a description of the activity and the answers.

## **Subject:** Financial Literacy

### **Topic:** Brad's Account Statements

**Activity:** [Brad's Checking Account](#)

**Activity:** [Brad's Credit Card](#)

**Activity:** [Brad's Investment Account](#)

**Activity:** [Brad's Savings Account](#)

### **Topic:** Budgeting

**Activity:** [A Disney World Budget](#)

**Activity:** [Alicia's Budget](#)

**Activity:** [Making Budget Choices](#)

**Activity:** [Teen Spending Survey](#)

**Activity:** [The Smith Family Budget](#)

**Activity:** [Types of Expenses](#)

### **Topic:** Clothing

**Activity:** [A Pair Of Jeans](#)

**Activity:** [Jan's 5% Rule](#)

**Activity:** [Jim's 5% Rule](#)

**Activity:** [Megan's Clothing Decisions](#)

**Activity:** [Shopping The Sales](#)

### **Topic:** Credit

**Activity** [Consumer Debt](#)

**Activity** [Credit Card Debt](#)

**Activity:** [Credit Decisions](#)

**Activity:** [Donna's New Electric Car](#)

**Activity:** [Household Debt In America](#)

**Activity:** [Megan's First Credit Card](#)

**Activity:** [Student Loan Debt](#)

**Activity:** [Where To Borrow](#)

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Click on any activity title to view a description of the activity and the answers.

## Subject: Financial Literacy

### Topic: Financial Planning

Activity: [Beth's 401k](#)

Activity: [Five Financial Plans](#)

Activity: [Matt's Financial Decisions](#)

### Topic: Food

Activity: [Brad Goes Grocery Shopping](#)

Activity: [Comparing Brands](#)

Activity: [Fast Food Inflation](#)

Activity: [Sarah's Food Shopping Decisions](#)

Activity: [Smashburger](#)

### Topic: Housing

Activity: [Brent's First Apartment](#)

Activity: [Location, Location, Location](#)

Activity: [The Heat Is On](#)

Activity: [The Marshal's First Home](#)

### Topic: Insurance

Activity: [Auto Insurance Coverages](#)

Activity: [Jessica's Car Insurance Premium](#)

Activity: [Metropolitan Health Insurance](#)

Activity: [Basic Life Insurance](#)

Activity: [The Cost Of Health Insurance](#)

### Topic: Money and Banking

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Activity: [Cryptocurrency](#)

Activity: [How We Make Payments](#)

Activity: [Whitney's Spending](#)

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Click on any activity title to view a description of the activity and the answers.

## **Subject: Careers**

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**Activity:** [You Be The Boss](#)

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**Activity:** [You Want This Project](#)

**Topic:** You And Your Coworkers

**Activity:** [Incompetent Coworker](#)

**Activity:** [It's A Joke](#)

**Activity:** [Rivals At Work](#)

**Activity:** [Time For A Change](#)

**Activity:** [Unwanted Advances](#)

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Click on any activity title to view a description of the activity and the answers.

## **Subject:** Financial Literacy

### **Topic:** Paychecks

**Activity:** [Education Pays](#)

**Activity:** [How Much Can They Make](#)

**Activity:** [How We Get Paid](#)

**Activity:** [Minimum Wage](#)

**Activity:** [Six Paychecks](#)

### **Topic:** Tax Time

**Activity:** [Lily Porter's Tax Return](#)

**Activity:** [Tax Freedom Day](#)

**Activity:** [Where Our Tax Money Goes](#)

### **Topic:** Transportation

**Activity:** [Buying A Hybrid](#)

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**Activity:** [Rachel's Electric Car](#)

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Click on any activity title to view a description of the activity and the answers.

## **Subject:** Real World Math

### **Topic:** At The Movies

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**Activity:** [Making Money At The Multiplex](#)

**Activity:** [The Movie Box Office](#)

**Activity:** [The Top Ten](#)

**Activity:** [Top Gun Maverick](#)

### **Topic:** Money Matters

**Activity:** [Household Debt In America](#)

**Activity:** [It Could Happen To You](#)

**Activity:** [Nia's Spending](#)

**Activity:** [Payday](#)

### **Topic:** Play Ball

**Activity:** [Cubs vs Pirates](#)

**Activity:** [March Madness](#)

### **Topic:** School Days

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### **Topic:** The Cost Of Living

**Activity:** [A Walmart Receipt](#)

**Activity:** [Groceries For One](#)

**Activity:** [Tara Wants To Move](#)

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**Activity:** Cover Letters

**Description:** Students will read ten statements that refer to the structure of a cover letter and decide if each statement applies to the Salutation, Opening, Body or Closing of the cover letter.

<b>Answer 1</b>	Closing
<b>Answer 2</b>	Salutation
<b>Answer 3</b>	Body
<b>Answer 4</b>	Body
<b>Answer 5</b>	Opening

<b>Answer 6</b>	Salutation
<b>Answer 7</b>	Closing
<b>Answer 8</b>	Body
<b>Answer 9</b>	Opening
<b>Answer 10</b>	Closing

**Activity:** This Is Me (Screen 1)

**Description:** Students will read 32 statements about resume building and decide which are True and which are False.

1) A resume is a way to market yourself. Its purpose is to get you an interview	<b>A1</b>	True
2) A resume should be thought of as an autobiography. The more detailed the better	<b>A2</b>	False
3) A resume should include both “hard” skills such as math ability and “soft” skills such as decision making	<b>A3</b>	True
4) A resume should include personal information such as your political or religious views	<b>A4</b>	False
5) You will want to create one general resume you can use for every job opening	<b>A5</b>	False
6) Center your contact information at the top of your first page	<b>A6</b>	True
7) If you are including an objective statement, place it directly below your contact information	<b>A7</b>	True
8) List your work history in chronological order starting with the oldest and working forward	<b>A8</b>	False
9) List examples of classes you took that are relevant to the job you are applying for	<b>A9</b>	True
10) The longer your resume the better. Give the reviewer plenty of information to consider	<b>A10</b>	False
11) Your job history should only include work directly related to the job you are applying for	<b>A11</b>	False
12) When describing past job duties, emphasize results rather than just job titles	<b>A12</b>	True
13) If you have little or no job history, include internships, school projects and volunteer activities	<b>A13</b>	True
14) Include special skills such as “I speak Spanish” even if not directly related to the position	<b>A14</b>	True
15) Include a long list of references. The more the better	<b>A15</b>	False
16) Be sure to include any illnesses or disabilities you have as well as your marital status	<b>A16</b>	False

**Answers to This Is Me (Screen 2) can be found on the following page.**

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**Activity:** This Is Me (Screen 2)

**Description:** Students will read 32 statements about resume building and decide which are True and which are False.

17) Be sure to ask permission before including a person in your reference list	A17	True
18) A chronological resume is organized around your job history and experience	A18	True
19) A chronological resume is excellent for young people just starting their careers	A19	False
20) If you are using a paper resume, use bright colored stationary to get the reviewer's attention	A20	False
21) A functional resume is organized around your skills rather than your work history	A21	True
22) Use action phrases in your resume such as "I created a new database"	A22	True
23) Be sure your resume does not include misspellings and grammatical errors	A23	True
24) Spelling and grammar checking tools make it unnecessary today to proofread your resume	A24	False
25) You should include a photo of yourself in your resume to help the reviewer know who you are	A25	False
26) Maintain the same style throughout your resume including the same font and font size	A26	True
27) Most employers will not accept an online resume	A27	False
28) Be sure you sign and date your resume by hand before you send it to an employer	A28	False
29) You can upload your resume to job sites where employers go to search for job candidates	A29	True
30) Avoid using underlines, bullets or bold face in your resume	A30	False
31) To emphasize certain points in your resume, use bright red	A31	False
32) Key words are important in a resume when employers search for candidates electronically	A32	True

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**Activity:** Career Skills

**Description:** Students will choose from a list of 10 the 5 most important personal skills needed by a young adult just entering several different careers.

	<b>Actor</b>	<b>Construction Trades</b>	<b>Environmental Scientist</b>	<b>Journalist</b>	<b>Registered Nurse</b>	<b>Public Relations</b>	<b>Teacher</b>
<b>Answer 1</b>	No	Yes	Yes	No	Yes	No	Yes
<b>Answer 2</b>	Yes	Yes	Yes	Yes	No	Yes	No
<b>Answer 3</b>	No	Yes	Yes	No	Yes	No	No
<b>Answer 4</b>	Yes	No	No	Yes	No	No	No
<b>Answer 5</b>	No	No	No	No	No	Yes	Yes
<b>Answer 6</b>	Yes	No	No	Yes	Yes	No	Yes
<b>Answer 7</b>	Yes	Yes	No	Yes	Yes	Yes	Yes
<b>Answer 8</b>	No	Yes	Yes	No	No	Yes	No
<b>Answer 9</b>	Yes	Yes	Yes	Yes	Yes	Yes	No
<b>Answer 10</b>	No	No	No	No	No	No	Yes

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## Activity: You Are A What?

**Description:** Students will read 16 statements related to uncommon careers and decide if each is true or false.

Answer 1	True		Answer 9	False
Answer 2	True		Answer 10	True
Answer 3	False		Answer 11	True
Answer 4	True		Answer 12	True
Answer 5	False		Answer 13	False
Answer 6	False		Answer 14	False
Answer 7	False		Answer 15	False
Answer 8	True		Answer 16	True

Answer 1: A Ferrier shoes horses.

Answer 2: A Perfusionist operates a heart/lung machine during surgery.

Answer 3: A Sommelier is a wine steward.

Answer 4: An Ornithologist is a person who studies birds.

Answer 5: A Metrologist develops processes and systems used to measure objects.

Answer 6: A medical Sonographer uses imaging equipment to form images of many parts of the body.

Answer 7: A Grant Writer research, draft, and submit proposals that help organizations or individuals receive grant funding.

Answer 8: A Psychometrician devises, administers and interprets psychological tests

Answer 9: An Art Therapist assesses client needs or disorders using drawing, painting, sculpting, or other artistic processes.

Answer 10: A Limnologist studies the characteristics of fresh- water systems such as lakes, rivers, streams, ponds, and wetlands.

Answer 11: A Process Server deliver legal documents — often by hand — to defendants.

Answer 12: An Automation Technician maintains computer-controlled, automated systems that remove humans from the process.

Answer 13: A Usability Engineer focuses on improving the usability of interactive systems.

Answer 14: An Anthropologist studies all aspects of humans within past and present societies.

Answer 15: A Home Stager furnishes a home to help the owner sell the property.

Answer 16: A Phlebotomist collects blood samples from patients for tests, transfusions or donations.

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**Activity:** Good Answer or Bad Answer

**Description:** For each interview question students will decide if the responses are good or bad.

<b>Tell us about yourself.</b>		
• Give details of your family life	Answer 1	Bad
• Briefly outline your work experience	Answer 2	Good
• Mention your non-work interests and hobbies	Answer 3	Good
• Outline your medical history	Answer 4	Bad
• Describe a personal failure that you learned from	Answer 5	Bad
• Point out personal strengths that relate to the position you are interviewing for.	Answer 6	Good
• Explain your political beliefs and affiliations.	Answer 7	Bad
<b>Tell us what you know about this company.</b>		
• Be honest. If you know nothing about the company say so	Answer 8	Bad
• Give generalizations such as “you are an accounting firm”. Avoid details	Answer 9	Bad
• Describe the products or services the company provides	Answer 10	Good
• Briefly outline the history of the company from its founding to the present	Answer 11	Bad
• Explain how your position fits in the overall operation of the company	Answer 12	Good
<b>What’s your greatest strength and your greatest weakness.</b>		
• Make it clear that you are a team player	Answer 13	Bad
• Give an example of how you used a personal strength on the job or at school	Answer 14	Good
• Explain that your greatest weakness is that you work too hard	Answer 15	Bad
• Describe yourself as a perfectionist	Answer 16	Bad
• Share some area of work that you know you need to improve on	Answer 17	Good
• Let them know that you are a people person .	Answer 18	Bad
<b>Where do you see yourself in five years.</b>		
• Make it clear that you want to be working at the job you are applying for	Answer 19	Bad
• Lighten things up by saying “I see myself running this company”	Answer 20	Bad
• Explain how you would like to grow your skills and responsibilities in this company	Answer 21	Good
• Describe how you would like to help the organization grow over that time	Answer 22	Good
• Let them know you plan to learn all you can and then start your own company	Answer 23	Bad

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**Activity:** Interviewing Do's and Don'ts

**Description:** Students will read a series of 16 statements concerning the do's and don'ts of interviewing and decide if each statement is True or False.

1) You should try to schedule an interview at the time of day you are usually at your best	<b>Answer 1</b>	True
2) It is better to be late than to be early for an interview	<b>Answer 2</b>	False
3) You can lose a job as soon as you walk in the interviewer's door based on how you look .	<b>Answer 3</b>	True
4) It is a good idea to eat a light snack before a job interview	<b>Answer 4</b>	True
5) Take a friend or spouse with you to an interview to verify your background and ability	<b>Answer 5</b>	False
6) Direct eye contact is essential in an interview	<b>Answer 6</b>	True
7) Body language is as important as the English language during an interview .	<b>Answer 7</b>	True
8) You should always try to make friends with the interviewer	<b>Answer 8</b>	True
9) Never wear sunglasses during an interview	<b>Answer 9</b>	True
10) Never wear an outdoor coat or hat during an interview	<b>Answer 10</b>	True
11) It is more important to dress for the job during an interview than to dress for the interviewer	<b>Answer 11</b>	False
12) There is far more flexibility in interview clothing for men than for women	<b>Answer 12</b>	False
13) A woman should always dress conservatively for an interview	<b>Answer 13</b>	True
14) During an interview, you should explain why you disliked your former employer	<b>Answer 14</b>	False
15) You should wait on a late interviewer no matter how long you have to wait	<b>Answer 15</b>	False
16) You should never ask the interviewer questions	<b>Answer 16</b>	False

**Activity:** Being Accepted

**Description:** Students will read 16 strategies for being accepted by your new coworkers and decide if each approach is a good one or not.

1) Ask your coworkers for help and seek their advice	Answer 1	Yes
2) Talk far less than you listen	Answer 2	Yes
3) Seek out one person that was friendly toward you and spend your time with him or her	Answer 3	No
4) Learn the culture of the organization and adjust yourself to it	Answer 4	Yes
5) Avoid asking others for advice so you don't look incompetent	Answer 5	No
6) Make it clear to your coworkers where you think changes should be made	Answer 6	No
7) Take the time to talk with all of your coworkers.	Answer 7	Yes
8) Talk with co-workers about your personal life and ask about theirs	Answer 8	No
9) Avoid giving your opinion in work discussions since you are new	Answer 9	No
10) Let your coworkers know you plan to move up the ladder as quickly as possible	Answer 10	No
11) Let everyone know your political and religious views so they know who they are	Answer 11	No
12) Avoid workplace relationships. Keep your private life out of the workplace	Answer 12	Yes
13) Take part in out-of-office activities with your coworkers such as a bowling team	Answer 13	Yes
14) Avoid any type of work-related gossip	Answer 14	Yes
15) Make getting your work done and being a team player your priority	Answer 15	Yes
16) Let everyone know how good you are at your job and that you are willing to help them.	Answer 16	No

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**Activity:** Breaking The Ice

**Description:** Students will read 16 strategies for breaking the ice with your new coworkers and decide if each approach is a good one or not.

1) Introduce yourself to as many people as possible	Answer 1	Yes
2) Be sure to join in social activities at work	Answer 2	Yes
3) Just wait for people to approach you	Answer 3	No
4) Bring some inexpensive gifts to your coworkers to help break the ice.	Answer 4	No
5) Invite your coworkers to lunch or dinner to help get acquainted	Answer 5	Yes
6) Forget them. Spend your free time with non-work friends	Answer 6	No
7) Be friendly toward anyone you meet at work or are working with	Answer 7	Yes
8) Do nothing. You shouldn't try to change the work environment	Answer 8	No
9) Tell everyone you are working with how unfriendly the environment is	Answer 9	No
10) Email a personal bio to your coworkers and title it "This Is Who I Am"	Answer 10	No
11) Try to join in non-work social activities with your coworkers	Answer 11	Yes
12) Send an email to your coworkers titled "This Is What I Believe"	Answer 12	No
13) Take an interest in your coworkers without being too personal	Answer 13	Yes
14) Start out doing things their way even if you think you know a better way	Answer 14	Yes
15) Observe the work culture and suggest changes you think should be made	Answer 15	No
16) Be sure to work hard, do your job and be on time	Answer 16	Yes

**Activity:** I Don't Know What To Do

**Description:** Students will read 16 strategies for handling a project when you don't know what to do and decide if each approach is a good one or not.

1) Simply tell your boss from the start that you don't know what to do	Answer 1	No
2) Do the best you can even if it is wrong	Answer 2	No
3) Ask your boss if the job can be assigned to someone else	Answer 3	No
4) Immediately look for resources that will help you get the job done	Answer 4	Yes
5) Never admit that you don't know what to do	Answer 5	No
6) Ask your boss how he would handle the project	Answer 6	Yes
7) Do the best you can on your own .	Answer 7	No
8) Get help from your coworkers	Answer 8	Yes
9) Begin with a small step and then continue one step at a time	Answer 9	Yes
10) Start looking for a new job because you probably won't be here long	Answer 10	No
11) Create an outline or flow chart of the project and ask an experienced coworker to review it	Answer 11	Yes
12) Suggest to your boss a coworker you believe could complete the project	Answer 12	No
13) Ask that the project deadline be moved back to give yourself more time	Answer 13	No
14) Explain to your boss that you need more time on the job before taking on your own project	Answer 14	No
15) As you complete each step in the project, ask coworkers to review it and make suggestions	Answer 15	Yes
16) Ask that a more experienced coworker be assigned to work with you on this first project	Answer 16	Yes

**Activity:** I'm Intimidated

**Description:** Students will read 16 strategies for dealing with a coworker who intimidates you and decide if each approach is a good one or not.

1) Confront the person in private and ask what the problem is	Answer 1	Yes
2) Talk with your supervisor about the problem without naming names	Answer 2	No
3) Talk with your supervisor about the problem and name the person	Answer 3	Yes
4) Avoid the person whenever possible	Answer 4	No
5) See if others at work feel the same way about this person	Answer 5	Yes
6) Tell other workers how you feel about this person	Answer 6	No
7) Ignore the person's intimidations .	Answer 7	No
8) Treat the person in the same way you are being treated	Answer 8	No
9) Quit and look for a new job	Answer 9	No
10) File a grievance against the person	Answer 10	No
11) Tell your supervisor that the person has to go or you will leave	Answer 11	No
12) Look for a non-work interest you both have in common so you can start a friendship	Answer 12	No
13) When this person confronts you, simply walk away	Answer 13	No
14) Talk with a counselor about how you feel and how you can overcome those feelings	Answer 14	Yes
15) Start looking for other work opportunities in case you can't work things out	Answer 15	Yes
16) Buy a small gift for the person as a peace offering	Answer 16	No

**Activity:** You And Your Boss

**Description:** Students will read 16 strategies for making a good impression on your new boss and decide if each approach is a good one or not.

1) Communicate as often as possible to keep your boss informed about what you are doing	Answer 1	Yes
2) Keep your opinions to yourself	Answer 2	No
3) Let your boss have the final say in what is done even if you think it is wrong	Answer 3	Yes
4) Be accountable for your actions. Take credit for success. Take blame for failure	Answer 4	Yes
5) If you think your boss is wrong, keep it to yourself	Answer 5	No
6) Be open to criticism from your boss	Answer 6	Yes
7) It is important to create a social relationship with your boss .	Answer 7	No
8) Be sure your boss sees your accomplishments as your own	Answer 8	Yes
9) Look for occasions to work closely with your boss on projects	Answer 9	Yes
10) Occasionally take the time to review your relationship with your boss (what's good and bad)	Answer 10	Yes
11) Meet with your boss and explain your life story	Answer 11	No
12) Find out what your boss likes (hobbies or sports) and make it known that you like them too	Answer 12	No
13) Make yourself a help and not a hindrance. Bring your boss solutions	Answer 13	Yes
14) When something goes wrong at work, always be sure to tell your boss it was not your fault	Answer 14	Yes
15) If you find you can't stand working with someone, let your boss know	Answer 15	No
16) Be sure to under-promise and over-deliver	Answer 16	Yes

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**Activity:** You Be The Boss

**Description:** Radio Station WXYZ has not been doing well and your students have been sent to clean house and get the station back on track. They will read background material on six of the employees and decide which three should stay and which three should go.



**Karl Clevenger**

**Status: Retained**



**Randa Heflin**

**Status: Fired**



**Travis**

**Status: Fired**



**Kayla Lansing**

**Status: Retained**



**Danny Ditmar**

**Status: Fired**



**Dina Vicks**

**Status: Retained**

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**Activity:** You Deserve A Raise

**Description:** Students will read 16 strategies for how to ask for a raise and decide if each approach is a good one or not.

1) Do nothing	Answer 1	No
2) Ask don't demand	Answer 2	Yes
3) Make an appointment to let your employer know you want to discuss a pay raise	Answer 3	Yes
4) Make an appointment, but don't let your employer know you want to discuss a pay raise	Answer 4	No
5) Threaten to leave if you ask for a raise and don't get it	Answer 5	No
6) Before you ask for a raise, be sure you have been a good employee	Answer 6	Yes
7) Be ready to explain why you think you should get a raise .	Answer 7	Yes
8) As a bargaining tactic, tell you employer you have other places you can work that pay more	Answer 8	No
9) Ask. If you are turned down, then demand	Answer 9	No
10) Improve your skills and show them to your employer	Answer 10	Yes
11) Promise your employer that if you get a raise, your work will improve	Answer 11	No
12) Start looking for another job	Answer 12	No
13) Be prepared to explain the personal reasons you need a raise	Answer 13	No
14) Watch your timing. Be sure you are asking at a time your employer can afford it	Answer 14	Yes
15) Have positive data to support your request for a raise	Answer 15	Yes
16) Don't ask for a specific amount. Let your boss make an offer	Answer 16	No

**Activity:** You Need To Improve

**Description:** Students will read 16 strategies for dealing with a boss who thinks your work needs improvement even though you disagree. They will decide if each approach is a good one or not.

1) Accept what your boss says without comment	Answer 1	No
2) In those cases where you disagree, tell your boss that he or she is wrong	Answer 2	No
3) Respond to your boss' negative comments in writing	Answer 3	Yes
4) In those cases where you disagree, explain to your boss why you disagree	Answer 4	Yes
5) Find coworkers who agree with you and get written statements from them to show your boss	Answer 5	No
6) If your boss' comments go in your personnel file, ask if you can include your written opinion	Answer 6	Yes
7) File a grievance .	Answer 7	No
8) Tell your coworkers about the criticisms and that you disagree with them	Answer 8	No
9) Don't panic or get mad. Control your emotions	Answer 9	Yes
10) Respond to the criticisms immediately while you are still with the boss	Answer 10	No
11) Listen carefully to what you are being told. Be sure you understand the criticism	Answer 11	Yes
12) Tell your boss you quit	Answer 12	No
13) Ask for a later meeting to further discuss the criticisms and possible improvements	Answer 13	Yes
14) Tell your coworkers that your boss is an idiot	Answer 14	No
15) Make a list of your criticisms of your boss and present them at a later meeting	Answer 15	No
16) Ask your boss for suggestions on how to improve	Answer 16	Yes

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**Activity:** You Want This Project

**Description:** Students will read 16 strategies for being assigned a project you really want and decide if each approach is a good one or not.

1) Tell your boss that you are the best person for the project	Answer 1	No
2) Be sure you have a good work record so your boss recognizes your abilities	Answer 2	Yes
3) Tell your boss that your coworkers aren't capable of completing the project	Answer 3	No
4) Explain to your boss why you believe you are the best person for the project	Answer 4	Yes
5) Tell your boss that he or she can count on your support in the future if given the project	Answer 5	No
6) Look for ways to undermine your competitors work so they will look bad	Answer 6	No
7) Tell your boss that you will do anything to get the project .	Answer 7	No
8) Tell your boss that you will probably look for a new job if you don't get the project	Answer 8	No
9) Do some preliminary work for the project on your own time and show the boss	Answer 9	Yes
10) Text your boss frequently with a reminder that you want the project	Answer 10	No
11) Create a flowchart of how you would complete the project and share it with your boss	Answer 11	Yes
12) Tell your boss you can complete the project on your own and won't need help from others	Answer 12	No
13) After you ask for the project, buy a gift for your boss	Answer 13	No
14) Email your boss each day at work with a reminder that you want the project	Answer 14	No
15) Suggest coworkers to work with you and explain why their skills will be important	Answer 15	Yes
16) Show confidence to your boss in both your verbal language and body language	Answer 16	Yes

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**Activity:** Incompetent Coworker

**Description:** Students will read 16 strategies for dealing with an incompetent coworker and decide if each approach is a good one or not.

1) Do nothing. Hiring and firing is not your business	Answer 1	No
2) Point out the person's mistakes hoping he will quit	Answer 2	No
3) Ask your coworkers if they agree with you about the person	Answer 3	Yes
4) Point out the person's incompetence to others	Answer 4	No
5) Tell your supervisor that you think the person should be fired	Answer 5	No
6) Keep a record of the person's errors and lack of productivity to support your position	Answer 6	No
7) You and your coworkers should go to your supervisor together and explain the situation	Answer 7	Yes
8) Tell your supervisor that the incompetent person goes or you go	Answer 8	No
9) Rather than trying to have the person fired, try to help the person improve.	Answer 9	Yes
10) Go to your supervisor alone and explain the situation	Answer 10	Yes
11) Refuse to work with the person	Answer 11	No
12) Start looking for another job	Answer 12	No
13) Confront the person in public so everyone understands how you feel about this coworker	Answer 13	No
14) Send an anonymous email to the supervisor explaining that the person is incompetent	Answer 14	No
15) Confront the person about the situation in private	Answer 15	Yes
16) Ask several coworkers to help you complete the person's work	Answer 16	No

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**Activity:** It's A Joke

**Description:** Students will read 16 strategies for dealing with coworkers who play annoying practical jokes and decide if each approach is a good one or not.

1) Tell your supervisor each time a practical joke is played on you	Answer 1	No
2) Let your coworkers know you don't appreciate their practical jokes	Answer 2	No
3) Lighten up and learn to get along with your coworkers	Answer 3	Yes
4) Don't participate but accept the practical jokes that come your way	Answer 4	Yes
5) File a grievance if a practical joke is played on you	Answer 5	Yes
6) Tell your coworkers that practical jokes are childish and a waste of time	Answer 6	No
7) Tell your supervisor your coworkers are wasting company time playing practical jokes	Answer 7	No
8) Play a practical joke that is so embarrassing everyone will want to stop	Answer 8	No
9) Quit and start looking for a new job	Answer 9	No
10) Be sure the practical jokes don't go over the line and become hurtful	Answer 10	Yes
11) Start looking for other job opportunities in case you decide you don't like the environment	Answer 11	Yes
12) When a practical joke is played on you, demand that the person be fired	Answer 12	No
13) If a practical joke is inappropriate, tell your supervisor or HR immediately	Answer 13	Yes
14) Totally ignore the practical jokes and don't react to one that is played on you	Answer 14	Yes
15) Email this to your coworkers: "Practical jokes lead to lawsuits and lawsuits lead to firings"	Answer 15	No
16) Accept a simple, amusing practical joke, but never accept harassment	Answer 16	No

**Activity:** Rivals At Work

**Description:** Students will read 16 strategies for dealing with a coworker you constantly disagree with and decide if each approach is a good one or not.

1) Refuse to work with this person	Answer 1	No
2) Avoid the person as much as possible	Answer 2	No
3) Let the other person win the argument. It is better to avoid the confrontation	Answer 3	No
4) If you think you are right, stand your ground even if it does cause an argument	Answer 4	Yes
5) Avoid using terms like “You Are Wrong” when talking with this person	Answer 5	Yes
6) Whenever the two of you disagree, have your boss settle the issue	Answer 6	No
7) During discussions, try non-inflammatory terms like “Here Is Another Way” .	Answer 7	Yes
8) Whenever the two of you disagree, have another coworker settle the issue	Answer 8	No
9) Talk privately to coworkers and get their support if there is a disagreement	Answer 9	No
10) Just quit so you don’t have to deal with the hassle	Answer 10	No
11) Keep your cool and try not to lose your temper	Answer 11	Yes
12) Listen carefully to this person’s ideas for areas you can agree on and avoid an argument	Answer 12	Yes
13) Be civil and watch your language even if you disagree with what this person is saying	Answer 13	Yes
14) Use non-threatening body language. For example, cross your arms during an argument	Answer 14	No
15) If an argument starts, leave immediately	Answer 15	No
16) Avoid eye contact during any argument with this person	Answer 16	No

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**Activity:** Time For A Change

**Description:** Students will read 16 strategies for bringing about change when a senior coworker doesn't want change. They will decide if each approach is a good one or not.

1) Try to work with this person as little as possible	Answer 1	No
2) Spread the word among your coworkers that this person is out of date	Answer 2	No
3) Talk with this person about your ideas and explain why you think they are better	Answer 3	Yes
4) Be more productive so it is obvious that your way is better	Answer 4	Yes
5) Tell your supervisor that you refuse to work with a person that won't change	Answer 5	No
6) Do nothing. When the person leaves or retires, you can do things your way	Answer 6	No
7) Be sure your way is actually better before you try to make changes .	Answer 7	Yes
8) Try to convince the person to give your way a try	Answer 8	Yes
9) Present your ideas in writing to your supervisor and wait for a response	Answer 9	Yes
10) Email your ideas to your coworkers in detail and get their opinions	Answer 10	Yes
11) Make the change on your own and hope it works	Answer 11	No
12) Ask the person if you can run a test to see if your method works better or not	Answer 12	Yes
13) Send an anonymous email to the person with a reminder that it is the 21st century	Answer 13	No
14) If your supervisor does not want to make your changes, forget it for a while then try again	Answer 14	Yes
15) Start looking for other work opportunities in case you can't work things out in the long run	Answer 15	Yes
16) If your supervisor does not want to make your changes, quit and start job hunting	Answer 16	No

**Activity:** Unwanted Advances

**Description:** Students will read 16 strategies for dealing with unwanted advances from a coworker and decide if each approach is a good one or not.

1) Tell Human Resources. You don't have to put up with things that offend you at work	Answer 1	Yes
2) Just walk away from the person whenever it happens	Answer 2	No
3) Let the person know loud and clear that you are not interested	Answer 3	Yes
4) If it continues, let your coworkers know what has been happening	Answer 4	Yes
5) Make a public scene when it happens so the person is embarrassed	Answer 5	No
6) Call the police	Answer 6	No
7) Make it crystal clear that you will go to Human Resources if it doesn't stop	Answer 7	Yes
8) Ask two or three of your coworkers to confront the person for you	Answer 8	No
9) Tell the person you don't date coworkers .	Answer 9	Yes
10) Just ignore it and the person will get the message and stop	Answer 10	No
11) Be direct and let the person know you are not interested	Answer 11	Yes
12) Start looking for another job	Answer 12	No
13) Email the person and explain exactly how you feel	Answer 13	Yes
14) Go to Human Resources and demand that the person be fired	Answer 14	No
15) Make note of what happened and when	Answer 15	Yes
16) Do not respond to unwanted emails from the person	Answer 16	Yes

**Activity:** Brad's Checking Account

**Description:** Students will calculate the balance in Brad's checking account on February 9th and on February 22nd.

Answer 1	\$1,072.69
Answer 2	\$1,110.94

**Activity:** Brad's Credit Card

**Description:** Students will complete the Summary of Account Activity from two of Brad's cred card statements.

Answer 1	\$105.45
Answer 2	\$237.32
Answer 3	\$237.32

Answer 4	\$ 50.00
Answer 5	\$157.62
Answer 6	\$344.94

**Activity:** Brad's Investment Account

**Description:** Students will complete the Summary of Account Activity from two of Brad's cred card statements.

Answer 1	\$511.00
Answer 2	\$265.40
Answer 3	\$105.60
Answer 4	\$120.00
Answer 5	\$100.00
Answer 6	\$100.00

Answer 7	\$290.00
Answer 8	\$116.80
Answer 9	\$ 98.60
Answer 10	\$1,480.20
Answer 11	\$583.20

**Activity:** Brad's Savings Account

**Description:** Students will compute the balance in Brad's savings account on July, 29th and answer a series of questions pertaining to his account statement.

Answer 1	\$502.88
Answer 2	\$415.00
Answer 3	\$ 41.50

Answer 4	\$ 32.50
Answer 5	\$445.46

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**Activity:** A Disney World Budget

**Description:** Students will calculate the cost of a three day trip to Disney World in 2017 and 2024 that Reese took with her grandmother. They will also calculate the percentage of her grandmother’s salary spent on each trip.

Answer 1	\$1,562.01
Answer 2	3.5%

Answer 3	\$2,653.68
Answer 4	5.1%

**Activity:** Making Budget Choices

**Description:** Students will read 16 budgeting situations and decide if each person has made a good or bad budgeting decision.

1) Alex mows lawns in the summer and spends all the money he earns each month	A1	Bad
2) Belinda has chosen a monthly budget plan for her electric bill so each month’s bill is the same	A2	Good
3) Dan makes a deposit each payday to his 401k retirement plan that his employer matches	A3	Good
4) Emma charged her vacation to her credit card and will pay it off over the next two years	A4	Bad
5) Eric has decided to stop making 401k retirement deposits and start buying cryptocurrency	A5	Bad
6) To help pay the rent for her two bedroom apartment, Ellie has decided to find a roommate	A6	Good
7) To save money, Estevan and Alicia have decided to cut their entertainment spending	A7	Good
8) Ling is having trouble making ends meet so she has decided to take out a payday loan	A8	Bad
9) Mia has decided to turn up her thermostat to 79 rather than 72 to save on the electric bill	A9	Good
10) Nick has decided to spend half of his raise and put the other half in his savings account	A10	Good
11) To save money, Josh and Carla have decided to stop paying for homeowner’s insurance	A11	Bad
12) To help pay the rent for her one bedroom apartment, Makayla has decided to find a roommate	A12	Bad
13) Ryan is cutting back on his discretionary spending in order to meet his child support payments.	A13	Good
14) Sarah spends her net pay first to meet her monthly bills and add to her savings	A14	Good
15) Tama uses three credit cards to pay her monthly living expenses	A15	Bad
16) Eric is 22 and single. He is budgeting for car and renter’s insurance, but not life or health	A16	Bad

**Activity:** Alicia’s Spending

**Description:** Students will use Alicia’s spending calendar to determine how much she spent during the month in 9 different budget categories.

Answer 1	\$1,175.00	Answer 4	\$ 244.60	Answer 7	\$ 331.37
Answer 2	\$ 247.23	Answer 5	\$ 103.79	Answer 8	\$ 62.56
Answer 3	\$ 211.25	Answer 6	\$ 461.51	Answer 9	\$ 306.00
				Answer 10	\$3,143.31

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**Activity:** Teen Spending Survey

**Description:** Students will solve a series of problems based on a Student Spending Survey.

Answer 1	\$473.40
Answer 2	\$307.71
Answer 3	\$449.73

Answer 4	\$236.70
Answer 5	\$307.71
Answer 6	\$189.36

Answer 7	\$71.01
Answer 8	10.3%

**Activity:** The Smith Family Budget

**Description:** Students will use a pie chart illustrating the Smith family budget to calculate how much they spent in each of 10 budget categories.

Answer 1	\$24,564.79
Answer 2	\$12,693.05
Answer 3	\$ 9,333.13
Answer 4	\$ 8,437.15
Answer 5	\$ 5,823.87

Answer 6	\$3,807.92
Answer 7	\$2,463.95
Answer 8	\$2,389.28
Answer 9	\$1,717.30
Answer 10	\$3,359.93

**Activity:** Types of Expenses

**Description:** Students will decide if a budget expense is Fixed, Variable, Periodic or Unexpected. Note that several of the expenses have two acceptable answers.

Answer 1	Fixed
Answer 2	Fixed or Variable
Answer 3	Unexpected
Answer 4	Variable
Answer 5	Variable
Answer 6	Fixed
Answer 7	Fixed or Periodic
Answer 8	Variable or Periodic
Answer 9	Variable or Periodic
Answer 10	Periodic
Answer 11	Periodic
Answer 12	Fixed

Answer 13	Variable or Periodic
Answer 14	Variable
Answer 15	Fixed
Answer 16	Fixed or Periodic
Answer 17	Variable or Periodic
Answer 18	Fixed or Periodic
Answer 19	Fixed
Answer 20	Periodic
Answer 21	Fixed
Answer 22	Fixed or Variable
Answer 23	Unexpected
Answer 24	Periodic

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**Activity:** A Pair Of Jeans

**Description:** Students will calculate the sale price of ten different pairs of jeans based on the discount being given. They will calculate the total cost of a pair of jeans including sales tax. They will calculate the average discount offered on the 10 pairs of jeans.

Answer 1	\$41.16
Answer 2	\$46.57
Answer 3	\$18.00
Answer 4	\$18.00
Answer 5	\$17.50
Answer 6	\$45.18

Answer 7	\$41.34
Answer 8	\$38.23
Answer 9	\$48.50
Answer 10	\$41.70
Answer 11	\$210.31
Answer 12	46.8%

**Activity:** Jan's 5% Rule

**Description:** Students will calculate Jan's monthly clothing budget based on the 5% rule. They will also calculate how much she overspent in November and December.

Answer 1	\$1,500.00
Answer 2	\$ 227.25
Answer 3	\$1,272.75

Answer 4	\$127.28
Answer 5	\$119.42
Answer 6	\$ 86.96

**Activity:** Jim's 5% Rule

**Description:** Students will calculate Jim's monthly clothing budget based on the 5% rule. They will also calculate how much he overspent in November and December.

Answer 1	\$1,884.62
Answer 2	\$ 300.60
Answer 3	\$1,584.02

Answer 4	\$158.40
Answer 5	\$235.45
Answer 6	\$ 46.10

**Activity:** Megan’s Clothing Decisions

**Description:** Students will read 16 strategies for creating Megan’s new wardrobe and decide if each approach is a good one or not.

1) Megan should throw out everything and start fresh with a whole new wardrobe	Answer 1	No
2) Megan should use 20% of her take home pay for new clothing	Answer 2	No
3) Megan should sort her clothes into three piles: (1) Throw Out (2) Donate (3) Keep	Answer 3	Yes
4) Megan should use her credit card to buy a new wardrobe and pay it off over time	Answer 4	No
5) Megan should call Human Resources to ask about the office dress code before she buys	Answer 5	Yes
6) Megan should make a list of what she needs to buy to go with the clothes she is keeping	Answer 6	Yes
7) Megan should get in style and buy the latest clothing fads .	Answer 7	No
8) Megan should use 5% of her take home pay for new clothing	Answer 8	Yes
9) Megan should finance her new wardrobe with a personal loan from her bank	Answer 9	No
10) Megan should plan a clothes shopping trip to the outlet mall to save some money	Answer 10	Yes
11) Megan should shop the sales online	Answer 11	Yes
12) Megan should buy clothes that are one size too small so she will have to lose weight	Answer 12	No
13) Megan should wear whatever she wants to work. It is her personal choice	Answer 13	No
14) Megan should consider clothing a fixed expense in her monthly budget	Answer 14	No
15) Megan should use a Buy Now — Pay Later 4 payment plan to buy clothing and pay no interest	Answer 15	Yes
16) Megan should buy seasonal clothing at the beginning of each season to get the lowest price	Answer 16	No

**Activity:** Shopping The Sales

**Description:** Students will do several calculations related to purchases Brenda made while shopping at the Northland Mall sales.

Answer 1	\$ 36.51
Answer 2	\$271.21
Answer 3	\$ 22.30
Answer 4	\$ 8.90
Answer 5	\$139.98
Answer 6	\$ 2.71

Answer 7	\$8.50
Answer 8	\$518.76
Answer 9	20.7%
Answer 10	79.3%
Answer 11	\$104.35

**Activity:** Consumer Debt

**Description:** Students will calculate the percentage increase in 5 types of consumer debt from the 4th quarter of 2019 to the 4th quarter of 2023. They will also calculate the percentage increase in total consumer debt over the same period.

Answer 1	\$14.15 Trillion
Answer 2	\$17.50 Trillion
Answer 3	- 7.7%
Answer 4	21.1%

Answer 5	21.5%
Answer 6	6.0%
Answer 7	27.9%
Answer 8	23.7%

**Activity:** Credit Card Debt

**Description:** Students will calculate the percentage change in credit card debt from 2015 through 2024. They will read 8 statements regarding Ray's first credit card and decide if each is good or bad credit card management.

Answer 1	7.5%
Answer 2	5.7%
Answer 3	4.7%
Answer 4	- 5.9%
Answer 5	- 3.7%
Answer 6	12.7%
Answer 7	16.2%
Answer 8	13.5%

Answer 9	Good
Answer 10	Bad
Answer 11	Good
Answer 12	Bad
Answer 13	Bad
Answer 14	Good
Answer 15	Good
Answer 16	Bad

**Activity:** Credit Decisions

**Description:** Students will read 16 statements involving the use of credit and decide if the borrower is making a good or bad credit decision.

1) Julie is buying new furniture from a rent-to-own store because of the inexpensive financing	Answer 1	Bad
2) Carman is comparing her bank's interest rate to the dealer's rate on a new car loan	Answer 2	Good
3) Carlos has decided to buy \$1,000 worth of Cryptocurrency by charging it to his credit card	Answer 3	Bad
4) To keep each monthly credit payment low, Diane charges her purchases to four credit cards	Answer 4	Bad
5) Ryan is buying a used motorcycle with money from his parents which he is repaying monthly	Answer 5	Good
6) The Wilson's are buying their first home with a loan from an online mortgage company	Answer 6	Bad
7) Jeff charged an \$890 TV on his credit card. He will make the minimum \$25 monthly payment	Answer 7	Bad
8) Mariana has decided to get the longest term car loan she can to make her payment very small	Answer 8	Bad
9) The Chens are buying a new home with a loan from their credit union	Answer 9	Good
10) To buy a new boat, Nick has decided to borrow the money from his 401k retirement plan	Answer 10	Bad
11) Emma has her monthly car loan payment automatically deducted from her checking account	Answer 11	Good
12) The Conklens are making semi-monthly payments on their home loan rather than monthly	Answer 12	Good
13) Barb is having trouble making ends meet this month so she decided to skip a loan payment	Answer 13	Bad
14) Ling bought a computer using a Pay in 4 plan making 4 biweekly payments with no interest	Answer 14	Good
15) When Nick was laid off, he went to his bank to discuss the loan payment he couldn't make	Answer 15	Good
16) While interest rates are very low, Jill is getting a variable rate mortgage that adjusts annually	Answer 16	Bad

**Activity:** Donna’s New Electric Car

**Description:** Students will calculate Donna’s total of payments and finance charge on car loans of 3, 4, 5 and 6 years. They will also calculate her first month’s interest payment, principal payment and remaining unpaid balance.

Answer 1	\$17,744.40
Answer 2	\$ 2,244.40
Answer 3	\$18,511.20
Answer 4	\$ 3,011.20
Answer 5	\$19,305.60
Answer 6	\$ 3,805.60

Answer 7	\$20,116.80
Answer 8	\$ 4,616.80
Answer 9	\$ 116.25
Answer 10	\$15,230.60
Answer 11	\$14,685.72

**Activity:** Household Debt In America

**Description:** Students will calculate the percentage change in household debt every two years from 2002 through 2022.

Answer 1	20.8%
Answer 2	- 4.4%
Answer 3	- 4.6%
Answer 4	1.8%
Answer 5	5.5%

Answer 6	7.6%
Answer 7	7.9%
Answer 8	11.1%
Answer 9	91.3%

**Activity:** Megan’s First Credit Card

**Description:** Students will complete Megan’s second and third credit card statements.

Answer 1	\$ 48.35
Answer 2	\$168.06
Answer 3	\$168.06
Answer 4	\$331.94

Answer 5	\$100.00
Answer 6	\$ 93.81
Answer 7	\$ 2.11
Answer 8	\$163.98
Answer 9	\$336.02

**Activity:** Student Loan Debt

**Description:** Students will calculate the percentage change in student loan debt from 2012 through 2021. they will also calculate Amanda’s new loan balance after making three student loan payments.

Answer 1	5.7%
Answer 2	5.0%
Answer 3	4.8%
Answer 4	5.0%
Answer 5	4.6%

Answer 6	4.9%
Answer 7	3.7%
Answer 8	1.7%
Answer 9	\$27,966.05
Answer 10	\$27,805.88

**Activity:** Where To Borrow

**Description:** Bob wants to buy a motorcycle. Juanita needs a new computer. Gary wants a new electric car. And Malik and Jada want to buy their first home. In this activity, your students will decide where they can borrow the money and how much it will cost them .

Screen 1: Bob

Answer 1	Yes
Answer 2	No
Answer 3	Yes
Answer 4	No
Answer 5	Yes
Answer 6	No
Answer 7	\$ 182.70
Answer 8	\$4,711.44
Answer 9	\$ 326.74
Answer 10	19 Hours

Screen 2: Juanita

Answer 1	Yes
Answer 2	Yes
Answer 3	No
Answer 4	No
Answer 5	Yes
Answer 6	No
Answer 7	\$3,048.43
Answer 8	\$ 46.50
Answer 9	\$ 762.11
Answer 10	\$2,514.96

Screen 3: Gary

Answer 1	Yes
Answer 2	Yes
Answer 3	Yes
Answer 4	No
Answer 5	No
Answer 6	No
Answer 7	\$31,767.50
Answer 8	\$35,139.00
Answer 9	\$ 682.44
Answer 10	\$ 1,373.28

Screen 4: Malik and Jada

Answer 1	Yes
Answer 2	Yes
Answer 3	No
Answer 4	No
Answer 5	No
Answer 6	Yes
Answer 7	\$ 17,500
Answer 8	\$160,950
Answer 9	\$385,560
Answer 10	\$224,610

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**Activity:** Beth's 401k

**Description:** Students will calculate Beth's yearly combined contribution to her 401k and the total for five years.

Answer 1	\$3,750.00
Answer 2	\$3,937.50
Answer 3	\$4,950.00
Answer 4	\$5,197.50

Answer 5	\$ 5,454.00
Answer 6	\$23,289.00
Answer 7	Withdrawals

**Activity:** Five Financial Plans

**Description:** Students will read descriptions of the financial situations of five young adults and then decide if the financial decisions they could make would be Good or Bad for them.

**Olivia: Screen 1**

Answer 1	Good
Answer 2	Bad
Answer 3	Good
Answer 4	Good
Answer 5	Bad
Answer 6	Bad
Answer 7	Bad
Answer 8	Good
Answer 9	Bad
Answer 10	Good

**Denzel: Screen 2**

Answer 1	Good
Answer 2	Bad
Answer 3	Good
Answer 4	Good
Answer 5	Bad
Answer 6	Bad
Answer 7	Bad
Answer 8	Good
Answer 9	Bad
Answer 10	Good

**Rachel: Screen 3**

Answer 1	Bad
Answer 2	Good
Answer 3	Good
Answer 4	Good
Answer 5	Bad
Answer 6	Good
Answer 7	Bad
Answer 8	Bad
Answer 9	Bad
Answer 10	Good

**Richard: Screen 4**

Answer 1	Bad
Answer 2	Bad
Answer 3	Good
Answer 4	Bad
Answer 5	Bad
Answer 6	Good
Answer 7	Bad
Answer 8	Bad
Answer 9	Good
Answer 10	Good

**Taylor: Screen 5**

Answer 1	Bad
Answer 2	Good
Answer 3	Bad
Answer 4	Bad
Answer 5	Good
Answer 6	Bad
Answer 7	Bad
Answer 8	Good
Answer 9	Bad
Answer 10	Good

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**Activity:** Matt's Financial Decisions

**Description:** Students will decide if Matt has made the right financial decision in four different situations including (1) opening a savings account; (2) starting a 401(k) plan; (3) choosing a high risk mutual fund and (4) trading online.

They will also solve a series of financial math problems related to each situation.

(1)

<b>Answer 1</b>	Yes
<b>Answer 2</b>	\$1,923.08
<b>Answer 3</b>	\$96.15
<b>Answer 4</b>	\$2,499.90
<b>Answer 5</b>	\$57,500
<b>Answer 6</b>	\$2,211.54
<b>Answer 7</b>	\$110.58
<b>Answer 8</b>	\$2,875.08
<b>Answer 9</b>	\$5,374.98
<b>Answer 10</b>	Compound Interest

(2)

<b>Answer 1</b>	Yes
<b>Answer 2</b>	\$2,600
<b>Answer 3</b>	\$1,300
<b>Answer 4</b>	\$175
<b>Answer 5</b>	\$6,825
<b>Answer 6</b>	No
<b>Answer 7</b>	\$3,600

(3)

<b>Answer 1</b>	No
<b>Answer 2</b>	\$17,184.72
<b>Answer 3</b>	\$3,871.12
<b>Answer 4</b>	\$1,843.41
<b>Answer 5</b>	\$25,005.50
<b>Answer 6</b>	\$31,131,847

(4)

<b>Answer 1</b>	No
<b>Answer 2</b>	\$2,581
<b>Answer 3</b>	\$611
<b>Answer 4</b>	\$1,574.50
<b>Answer 5</b>	\$643
<b>Answer 6</b>	\$1,405.50

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**Activity:** Brad Goes Grocery Shopping

**Description:** Students will calculate the total cost of Brad’s groceries including sales tax. They will also calculate the percentage of his biweekly take home pay that he spent on groceries.

Answer 1	\$101.55
Answer 2	\$ 2.03
Answer 3	\$103.58
Answer 4	8.3%

**Activity:** Comparing Brands

**Description:** Students will compare the total cost of 7 national brand grocery items and the store brands of the same items. They will also calculate the percentage difference between the cost of each national brand item and its store brand equivalent.

Answer 1	\$31.41
Answer 2	\$19.14
Answer 3	95.4%
Answer 4	41.1%
Answer 5	7.7%

Answer 6	142.0%
Answer 7	62.1%
Answer 8	46.7%
Answer 9	74.3%
Answer 10	64.1%

**Activity:** Fast Food Inflation

**Description:** Students will compute the percentage increase in the price of 5 menu items at three fast food restaurants between 2019 and 2024.

Answer 1	201.6%
Answer 2	87.7%
Answer 3	68.8%
Answer 4	215.0%
Answer 5	109.4%

Answer 6	79.0%
Answer 7	19.0%
Answer 8	19.0%
Answer 9	51.6%
Answer 10	64.8%

Answer 11	96.4%
Answer 12	78.8%
Answer 13	81.2%
Answer 14	64.8%
Answer 15	79.8%

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**Activity:** Sarah’s Food Shopping Decisions

**Description:** Students will read 16 statements regarding Sarah’s food shopping decisions and decide if the decisions are good or bad.

1) She should drive to several stores to compare prices and get the lowest price for each item	Answer 1	No
2) She should compare the prices of national brands and store brands	Answer 2	Yes
3) She should buy the largest sizes she can to get the lowest price per ounce	Answer 3	No
4) She should check the price per ounce when comparing brands	Answer 4	Yes
5) She should use coupons to lower the price of many of the items she buys	Answer 5	Yes
6) She should go to the store frequently to buy what she needs for that day’s dinner	Answer 6	No
7) She should plan her meals then make a shopping list and stick to it	Answer 7	Yes
8) She should read the nutrition label on the packages	Answer 8	Yes
9) She should shop at the convenience store near her apartment	Answer 9	No
10) Impulse shopping will help her stay within her food budget	Answer 10	No
11) She should make her grocery shopping a fixed amount in her monthly budget	Answer 11	No
12) She should avoid ready-prepared foods	Answer 12	Yes
13) She should use leftovers to make more than one meal	Answer 13	Yes
14) She should avoid the grocery store by ordering meals online and having them delivered	Answer 14	No
15) She should buy produce in bulk to get the best price	Answer 15	No
16) She should never shop when she is hungry	Answer 16	Yes

**Activity:** Smashburger

**Description:** Students will compute the cost of each meal that six friends ordered at Smashburger including the sales tax.

Answer 1	\$13.08
Answer 2	\$17.92
Answer 3	\$13.20

Answer 4	\$11.07
Answer 5	\$16.52
Answer 6	\$10.08

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**Activity:** Brent's First Apartment

**Description:** Brent is considering four different apartments. For each apartment, students will calculate his total apartment expense for the first year and his monthly apartment rent as a percentage of his monthly gross pay.

Answer 1	\$10,130.00
Answer 2	22.0%
Answer 3	\$10,880.00
Answer 4	23.4%

Answer 5	\$11,525.00
Answer 6	24.8%
Answer 7	\$9,885.00
Answer 8	20.7%

**Activity:** Location, Location, Location

**Description:** Students will calculate the percentage of Rachel's salary that she would have to pay for an apartment in each of 15 cities.

Answer 1	25.8%
Answer 2	27.5%
Answer 3	43.7%
Answer 4	26.8%
Answer 5	26.4%
Answer 6	23.5%
Answer 7	38.1%
Answer 8	32.2%

Answer 9	42.0%
Answer 10	24.5%
Answer 11	23.8%
Answer 12	21.7%
Answer 13	35.7%
Answer 14	61.9%
Answer 15	39.2%

**Activity:** The Heat Is On

**Description:** Students will compare the Wilson's cost of home heating with natural gas in November from one year to the next. They will also calculate the Johnson's percentage change in natural gas usage from month to month for a year.

**Screen 1**

Answer 1	\$ .90
Answer 2	\$ 1.48
Answer 3	\$307.40

**Screen 2**

Answer 4	83.0%
Answer 5	355.0%
Answer 6	81.5%
Answer 7	47.4%

**Screen 2**

Answer 8	20.7%
Answer 9	12.7%
Answer 10	— 39.9%
Answer 11	— 85.3%

**Screen 2**

Answer 12	1,505.6 therms
Answer 13	\$2,032.56

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**Activity:** The Marshal's First Home

- Description:** 1) Students will calculate the amount the Marshal's will finance for their first home. They will also calculate the total of payments and finance charge over a 30 year mortgage at three different interest rates.
- 2) Students will calculate the Marshal's first month's interest payment and the remaining unpaid balance on their loan using three different interest rates.
- 3) Students will calculate the total cost of building materials needed to remodel the upstairs including sales tax.

Answer 1	\$ 80,100.00
Answer 2	\$137,667.60
Answer 3	\$172,897.20
Answer 4	\$211,593.60
Answer 5	\$ 57,567.60
Answer 6	\$ 92,797.20
Answer 7	\$131,493.60

Answer 8	\$264.33
Answer 9	\$79,981.92
Answer 10	\$400.50
Answer 11	\$80,020.23
Answer 12	\$528.66
Answer 13	\$80,040.90

Answer 14	\$1,534.88
Answer 15	\$ 115.10
Answer 16	\$1,649.78

**Activity:** Auto Insurance Coverages

- Description:** 1) Students will read a short description of seven auto insurance coverages and then decide which coverages would be used in several different situations
- 2) Students will do a series of calculations dealing with the cost of auto insurance.

Answer 1	\$ 80,100.00
Answer 2	\$137,667.60
Answer 3	\$172,897.20
Answer 4	\$211,593.60
Answer 5	\$ 57,567.60
Answer 6	\$ 92,797.20

Answer 1	\$ 80,100.00
Answer 2	\$137,667.60
Answer 3	\$172,897.20
Answer 4	\$211,593.60
Answer 5	\$ 57,567.60
Answer 6	\$ 92,797.20

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**Activity:** Auto Insurance Coverages

- Description:** 1) Students will read a short description of seven auto insurance coverages and then decide which coverages would be used in several different situations.
- 2) Students will do a series of calculations dealing with the cost of auto insurance.

<b>Answer 1</b>	Collision
<b>Answer 2</b>	Medical Payments
<b>Answer 3</b>	Comprehensive Physical Damage
<b>Answer 4</b>	Bodily Injury Liability
<b>Answer 5</b>	Collision
<b>Answer 6</b>	Property Damage Liability
<b>Answer 7</b>	Comprehensive Physical Damage
<b>Answer 8</b>	Collision
<b>Answer 9</b>	Bodily Injury Liability
<b>Answer 10</b>	Property Damage Liability

<b>Answer 11</b>	Collision
<b>Answer 12</b>	Bodily Injury Liability
<b>Answer 13</b>	Personal Injury Protection
<b>Answer 14</b>	\$568.00
<b>Answer 15</b>	\$355.00
<b>Answer 16</b>	60.0%
<b>Answer 17</b>	232.9%
<b>Answer 18</b>	\$165.83
<b>Answer 19</b>	\$610.03
<b>Answer 20</b>	\$373.46

**Activity:** Jessica’s Car Insurance Premium

- Description:** 1) Students will read brief descriptions of the various coverages in Jessica’s car insurance policy.
- 2) Students will calculate the percentage increase in Jessica’s six-month car insurance premiums from 2022 through 2024 for each of the coverages and for the entire policy.

<b>Answer 1</b>	7.2%
<b>Answer 2</b>	2.6%
<b>Answer 3</b>	28.1%
<b>Answer 4</b>	16.9%

<b>Answer 5</b>	5.0%
<b>Answer 6</b>	12.1%
<b>Answer 7</b>	10.3%
<b>Answer 8</b>	1.8%

<b>Answer 9</b>	7.4%
<b>Answer 10</b>	17.2%
<b>Answer 11</b>	27.9%
<b>Answer 12</b>	9.2%

<b>Answer 13</b>	5.9%
<b>Answer 14</b>	9.6%
<b>Answer 15</b>	17.4%
<b>Answer 16</b>	7.6%
<b>Answer 17</b>	\$66.75

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**Activity:** Basic Life Insurance

**Description:** 1) Students will use outlines of term, decreasing term and whole life insurance policies to answer a series of questions pertaining to each of the three types of life insurance.

**Term**

Answer 1	True
Answer 2	False
Answer 3	False
Answer 4	False
Answer 5	False
Answer 6	False
Answer 7	False
Answer 8	False
Answer 9	False
Answer 10	False

**Decreasing Term**

Answer 1	True
Answer 2	True
Answer 3	False
Answer 4	False
Answer 5	True
Answer 6	False
Answer 7	False
Answer 8	True
Answer 9	True
Answer 10	False

**Whole Life**

Answer 1	True
Answer 2	True
Answer 3	False
Answer 4	False
Answer 5	True
Answer 6	True
Answer 7	True
Answer 8	False
Answer 9	False
Answer 10	True

**Activity:** Metropolitan Health Insurance

**Description:** Students will calculate the portion of Joyce’s hospital costs that would be paid by each of six Metropolitan health insurance plans.

Answer 1	\$1,695.00
Answer 2	\$1,410.50
Answer 3	\$1,605.00
Answer 4	\$1,309.75
Answer 5	\$1,515.00
Answer 6	\$1,209.00

**Activity:** Metropolitan Health Insurance

**Description:** Students will calculate the portion of Jeff’s hospital costs that would be paid by each of six Metropolitan health insurance plans.

Answer 1	\$16,035.60
Answer 2	\$13,721.40
Answer 3	\$14,893.50
Answer 4	\$12,624.30
Answer 5	\$13,771.40
Answer 6	\$12,069.20

**Activity:** The Cost Of Health Insurance

**Description:** Students will calculate the percentage change in the premiums for single and family employer sponsored health insurance from 2000 through 2021. They will also calculate the average annual premium increase for both single and family coverage.

Answer 1	62.8%
Answer 2	25.5%
Answer 3	23.8%
Answer 4	19.5%
Answer 5	3.6%
Answer 6	69.0%

Answer 7	26.6%
Answer 8	27.4%
Answer 9	21.6%
Answer 10	4.1%
Answer 11	\$250.88
Answer 12	\$751.57

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**Activity:** A Checking Account Statement

**Description:** Students will calculate the balance in a checking account on two different dates using the checking account statement.

Answer 1	\$ 697.78
Answer 2	\$1,113.34

**Activity:** Alysia’s Savings Account

**Description:** Students will make several calculations using Alysia’s savings account statement. These include her balance, her total deposits, her average deposits and withdrawals and her average daily balance.

Answer 1	\$851.89
Answer 2	\$730.00
Answer 3	\$ 73.00
Answer 4	\$ 80.00
Answer 5	\$654.98

**Activity:** Cryptocurrency

**Description:** Students will read a brief description of Bitcoin, the most popular cryptocurrency. They will then answer 12 True/False questions concerning cryptocurrency. They will also calculate the portion of one bitcoin that Rayven received as a gift for her future education and its changing value of that gift over the years.

Answer 1	True
Answer 2	False
Answer 3	False
Answer 4	False
Answer 5	True
Answer 6	True

Answer 7	False
Answer 8	False
Answer 9	True
Answer 10	False
Answer 11	True
Answer 12	True

Answer 1	.87
Answer 2	\$4,091.95
Answer 3	\$6,122.69
Answer 4	\$8,378.67
Answer 5	\$10,162.31
Answer 6	\$41,035.02
Answer 7	\$18,385.45
Answer 8	\$22,560.38
Answer 9	\$51,303.81
Answer 10	\$182,068.96

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**Activity:** How We Make Payments

**Description:** Students will decide which is the least likely method of payment to be used in 16 different situations.

Answer 1	Cash
Answer 2	Gift Card
Answer 3	Walmart Gift Card
Answer 4	Cash
Answer 5	Automatic Funds Transfer
Answer 6	Cash
Answer 7	Bitcoin
Answer 8	Credit Card

Answer 9	Gift Card
Answer 10	Credit Card
Answer 11	Cash
Answer 12	Automatic Funds Transfer
Answer 13	Debit Card
Answer 14	Automatic Funds Transfer
Answer 15	Cashier's Check
Answer 16	Gift Card

**Activity:** Whitney's Spending

**Description:** Students will solve problems related to Whitney's spending for the week.

Students will calculate Whitney's biweekly gross and net pay using her two week work schedule. They will also calculate the balance in her checkbook based on her spending for a week.

Answer 1	\$87.69
Answer 2	\$12.53
Answer 3	19.8%
Answer 4	24.7%
Answer 5	35.3%
Answer 6	20.2%

Answer 7	6
Answer 8	\$1,215.00
Answer 9	\$956.20
Answer 10	\$1,044.70
Answer 11	47.9%

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**Activity:** Education Pays

**Description:** Students will calculate the increase in median annual income for 7 different levels of

Answer 1	\$40,612.00
Answer 2	\$45,604.00
Answer 3	\$48,774.00
Answer 4	\$67,859.00

Answer 5	\$80,338.00
Answer 6	\$98,019.00
Answer 7	\$98,434.00

**Activity:** How Much Can They Make?

**Description:** Students will use the hourly wage in 8 cities to calculate Cheryl's annual wage in that city and then use the cost of living for each city to calculate her real wage.

Answer 1	\$66,435
Answer 2	\$65,777
Answer 3	\$69,202
Answer 4	\$65,907
Answer 5	\$81,016
Answer 6	\$63,294
Answer 7	\$75,171
Answer 8	\$78,303

Answer 9	\$72,550
Answer 10	\$61,483
Answer 11	\$67,080
Answer 12	\$82,815
Answer 13	\$80,642
Answer 14	\$43,124
Answer 15	\$78,998
Answer 16	\$36,743

**Activity:** How We Get Paid

**Description:** Students will decide the least likely way individuals would be paid in 16 different professions.

<b>Answer 1</b>	Royalties
<b>Answer 2</b>	Profits
<b>Answer 3</b>	A Commission
<b>Answer 4</b>	A Piece Rate
<b>Answer 5</b>	Tips
<b>Answer 6</b>	A Commission
<b>Answer 7</b>	A Fee
<b>Answer 8</b>	Royalties

<b>Answer 9</b>	Tips
<b>Answer 10</b>	An Hourly Wage
<b>Answer 11</b>	A Fee
<b>Answer 12</b>	Royalties
<b>Answer 13</b>	A Salary
<b>Answer 14</b>	Profit Sharing
<b>Answer 15</b>	An Hourly Wage
<b>Answer 16</b>	A Piece Rate

**Activity:** Minimum Wage

**Description:** Students will calculate Barb's biweekly gross pay based on changes in the minimum wage. They will also calculate the percentage change in the minimum wage from 2021 through 2025.

<b>Answer 1</b>	\$ 880.00
<b>Answer 2</b>	\$ 960.00
<b>Answer 3</b>	9.1%
<b>Answer 4</b>	\$1,040.00
<b>Answer 5</b>	8.3%

<b>Answer 6</b>	\$1,120.00
<b>Answer 7</b>	\$7.7%
<b>Answer 8</b>	\$1,200.00
<b>Answer 9</b>	7.1%

**Activity:** Six Paychecks

**Description:** Students will calculate the paychecks for six people who are paid in different ways.

	Reuben Garza
<b>Answer 1</b>	\$1,360.00
<b>Answer 2</b>	\$ 96.56
<b>Answer 3</b>	\$ 76.16
<b>Answer 4</b>	\$ 84.32
<b>Answer 5</b>	\$ 19.72
<b>Answer 6</b>	\$ 13.60
<b>Answer 7</b>	\$ 276.76
<b>Answer 8</b>	\$1,083.24

	Rachel Thornton
<b>Answer 1</b>	\$1,793.38
<b>Answer 2</b>	\$ 147.06
<b>Answer 3</b>	\$ 134.50
<b>Answer 4</b>	\$ 111.19
<b>Answer 5</b>	\$ 26.00
<b>Answer 6</b>	\$ 418.75
<b>Answer 7</b>	\$1,374.63

	Angela Houston
<b>Answer 1</b>	\$1,269.23
<b>Answer 2</b>	\$ 83.77
<b>Answer 3</b>	\$ 72.35
<b>Answer 4</b>	\$ 78.69
<b>Answer 5</b>	\$ 18.40
<b>Answer 6</b>	\$ 253.21
<b>Answer 7</b>	\$1,016.02

	Amanda Chin
<b>Answer 1</b>	\$3,234.36
<b>Answer 2</b>	\$ 242.58
<b>Answer 3</b>	\$ 173.98
<b>Answer 4</b>	\$ 200.53
<b>Answer 5</b>	\$ 46.90
<b>Answer 6</b>	\$ 667.90
<b>Answer 7</b>	\$2,566.46

	John Neeley
<b>Answer 1</b>	\$2,267.80
<b>Answer 2</b>	\$ 217.71
<b>Answer 3</b>	\$ 124.73
<b>Answer 4</b>	\$ 140.60
<b>Answer 5</b>	\$ 32.88
<b>Answer 6</b>	\$ 713.37
<b>Answer 7</b>	\$1,554.43

	Tyler Clark
<b>Answer 1</b>	\$4,189.00
<b>Answer 2</b>	\$ 356.07
<b>Answer 3</b>	\$ 289.04
<b>Answer 4</b>	\$ 519.44
<b>Answer 5</b>	\$ 121.48
<b>Answer 6</b>	\$1,286.03
<b>Answer 7</b>	\$2,902.97

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**Activity:** Lily Porter’s Tax Return

**Description:** Students will complete Lily Porter’s federal tax return.

<b>Answer 1</b>	\$18,000.06	<b>Answer 3</b>	\$5,539.30	<b>Answer 5</b>	\$409.00
<b>Answer 2</b>	\$18,089.30	<b>Answer 4</b>	\$ 553.00		

**Activity:** Tax Freedom Day

**Description:** Screen 1: Students will calculate the tax burden on Americans over several decades based on Tax Freedom Day.

Screen 2: Students will compare the American tax burden with Canada and several European countries.

Screen 3: Students will calculate the tax burden in 4 higher tax states and 4 lower tax states. They will also calculate how much tax the average taxpayer will pay based on each state’s average salary.

Screen 1

<b>Answer 1</b>	6.0%
<b>Answer 2</b>	12.1%
<b>Answer 3</b>	18.1%
<b>Answer 4</b>	27.7%
<b>Answer 5</b>	30.4%
<b>Answer 6</b>	33.2%
<b>Answer 7</b>	30.7%

<b>Answer 8</b>	27.1%
<b>Answer 9</b>	31.2%
<b>Answer 10</b>	28.8%
<b>Answer 11</b>	29.0%
<b>Answer 12</b>	Income Tax
<b>Answer 13</b>	Social Security
<b>Answer 14</b>	False

Screen 2

<b>Answer 1</b>	43.0%
<b>Answer 2</b>	43.6%
<b>Answer 3</b>	44.7%
<b>Answer 4</b>	52.3%
<b>Answer 5</b>	54.5%
<b>Answer 6</b>	63.0%

Screen 3

<b>Answer 1</b>	33.7%	<b>Answer 5</b>	32.6%	<b>Answer 9</b>	24.9%	<b>Answer 13</b>	23.6%
<b>Answer 2</b>	\$22,606	<b>Answer 6</b>	\$20,342	<b>Answer 10</b>	\$14,243	<b>Answer 14</b>	\$14,101
<b>Answer 3</b>	32.9%	<b>Answer 7</b>	32.1%	<b>Answer 11</b>	24.1%	<b>Answer 15</b>	23.0%
<b>Answer 4</b>	\$22,602	<b>Answer 8</b>	\$24,219	<b>Answer 12</b>	\$13,384	<b>Answer 16</b>	\$15,979

**Activity:** Where Our Tax Money Goes

**Description:** Students will calculate the total amount spent by the federal government in 2025 and the percentage of the total that was spent for 7 different categories of government expenses.

<b>Answer 1</b>	\$7.006 Trillion
<b>Answer 2</b>	20.7%
<b>Answer 3</b>	14.4%
<b>Answer 4</b>	11.7%

<b>Answer 5</b>	12.8%
<b>Answer 6</b>	10.1%
<b>Answer 7</b>	12.4%
<b>Answer 8</b>	17.8%

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**Activity:** Buying A Hybrid

**Description:** Students will compare Amiri’s cost of driving his current car to driving a new hybrid by doing the following calculations with four different gasoline prices:

- 1) Calculate the annual fuel cost for each car if he drives 18,000 miles.
- 2) Calculate his annual savings by driving the hybrid.
- 3) Calculate his average savings per month on gas and his adjusted monthly payment.

Answer 1	\$2,250
Answer 2	\$1,080
Answer 3	\$1,170
Answer 4	\$385.83
Answer 5	\$3,000
Answer 6	\$1,440
Answer 7	\$1,560
Answer 8	\$353.33

Answer 9	\$3,750
Answer 10	\$1,800
Answer 11	\$1,950
Answer 12	\$320.83
Answer 13	\$4,500
Answer 14	\$2,160
Answer 15	\$2,340
Answer 16	\$288.33

**Activity:** Gary’s Jeep

**Description:** Students will calculate the various costs of financing a late model used Jeep. They will also calculate the cost of gasoline for Gary’s commute to work, his insurance premium and the total amount he will spend each month on transportation.

Answer 1	\$27,499.00
Answer 2	\$ 1,979.93
Answer 3	\$29,784.93
Answer 4	\$35,640.00
Answer 5	\$ 5,855.07
Answer 6	\$ 43.08
Answer 7	\$ 208.33
Answer 8	\$ 974.65

**Activity:** Rachel's Electric Car

**Description:** Students will calculate the total of payments and the finance charge on a new electric car if she takes 3, 4, 5, 6, or 7 years to pay off her loan. They will also determine the best length of her loan based upon her biweekly take home pay.

Answer 1	\$23,546.52
Answer 2	\$ 2,046.52
Answer 3	\$24,236.64
Answer 4	\$ 2,736.64
Answer 5	\$24,939.60
Answer 6	\$ 3,439.60

Answer 7	\$25,655.04
Answer 8	\$ 4,155.04
Answer 9	\$26,382.72
Answer 10	\$ 4,882.72
Answer 11	4 Years
Answer 12	\$107.50

**Activity:** Steve's Used Truck

**Description:** Students will complete the sales contract for a used truck that Steve is buying.

Students will calculate the cost of maintenance on his truck.

Students will calculate the cost of repairs on his truck after an accident.

Answer 1	\$ 8,455.00
Answer 2	\$ 573.41
Answer 3	\$ 9,293.41
Answer 4	\$ 9,293.41
Answer 5	\$10,185.84
Answer 6	\$ 892.43

Answer 7	\$334.07
Answer 8	\$378.48
Answer 9	\$ 14.58
Answer 10	\$776.21

Answer 11	\$ 294.00
Answer 12	\$ 273.00
Answer 13	\$ 92.64
Answer 14	\$1,465.05

**Activity:** U. S. Gasoline Prices

**Description:** Students will calculate the cost of driving 300 miles in a gasoline engine SUV compared to a hybrid SUV based on the price of gasoline from 2000 through 2024. They will also calculate the percentage increase in the price of gasoline from 2020 to 2022. And they will calculate the cost of driving on vacation in 2024 in both types of vehicles.

Answer 1	\$27.30
Answer 2	\$16.38
Answer 3	\$36.90
Answer 4	\$22.14
Answer 5	\$20.80
Answer 6	\$12.48
Answer 7	\$42.20

Answer 8	\$25.32
Answer 9	\$34.60
Answer 10	\$20.76
Answer 11	102.9%
Answer 12	\$135.66
Answer 13	\$226.49

**Activity:** Blockbusters

**Description:** Students will solve problems using the information about the highest grossing movie each year from 2020 through 2024. Students will be calculating:

- The average price per ticket sold.
- The percentage of revenue from the U.S. and 10 foreign countries.
- The gross profit earned by each movie.
- The gross loss made by each year's biggest box office failure.

**Screen 1**

<b>Answer 1</b>	\$9.18
<b>Answer 2</b>	\$9.57
<b>Answer 3</b>	\$10.53
<b>Answer 4</b>	\$10.78
<b>Answer 5</b>	\$10.78
<b>Answer 6</b>	\$3,027,181,000
<b>Answer 7</b>	\$ 605,436,200
<b>Answer 8</b>	26.9%
<b>Answer 9</b>	21.0%
<b>Answer 10</b>	24.7%

**Screen 2**

<b>Answer 1</b>	48.2%
<b>Answer 2</b>	42.4%
<b>Answer 3</b>	49.1%
<b>Answer 4</b>	44.0%
<b>Answer 5</b>	38.5%
<b>Answer 6</b>	6.0%
<b>Answer 7</b>	4.8%
<b>Answer 8</b>	4.5%
<b>Answer 9</b>	3.9%
<b>Answer 10</b>	3.6%
<b>Answer 11</b>	3.3%
<b>Answer 12</b>	2.9%
<b>Answer 13</b>	2.9%
<b>Answer 14</b>	2.8%
<b>Answer 15</b>	2.2%

**Screen 3**

<b>Answer 1</b>	\$ 289,472,000
<b>Answer 2</b>	\$1,621,207,000
<b>Answer 3</b>	\$1,208,642,000
<b>Answer 4</b>	\$1,217,063,000
<b>Answer 5</b>	\$1,396,195,000
<b>Answer 6</b>	- \$ 80,149,000
<b>Answer 7</b>	- \$125,802,000
<b>Answer 8</b>	- \$ 81,122,000
<b>Answer 9</b>	- \$118,452,000
<b>Answer 10</b>	- \$ 80,245,000

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**Activity:** Making Money At The Multiplex

**Description:** Students will calculate the portion of a movie theater’s ticket revenue that goes to the distributor and the portion that the theater keeps.

Students will calculate the percentage markup on soft drinks and popcorn at the concession stand.

Answer 1	\$8.55
Answer 3	\$8.08
Answer 5	\$7.60
Answer 7	\$5.23
Answer 9	\$4.75
Answer 11	\$4.28
Answer 13	\$2.38
Answer 15	\$1.90
Answer 17	\$\$5.35

Answer 2	\$ .95
Answer 4	\$1.42
Answer 6	\$1.90
Answer 8	\$4.27
Answer 10	\$4.75
Answer 12	\$5.22
Answer 14	\$7.12
Answer 16	\$7.60
Answer 18	\$4.15

Answer 1	971.4%
Answer 2	798.4%
Answer 3	788.2%
Answer 4	1,757.1%
Answer 5	1,129.5%
Answer 6	767.3%

**Activity:** The Movie Box Office

**Description:** Students will calculate the percentage change in the total movie theater box office revenue from 2012 through 2021. They will also calculate the average ticket price each year.

Answer 1	- 1.0%
Answer 2	- 5.6%
Answer 3	8.7%
Answer 4	1.0%
Answer 5	- 2.5%
Answer 6	8.7%
Answer 7	- 5.8%
Answer 8	- 82.0%
Answer 9	122.2%

Answer 10	\$7.96
Answer 11	\$8.12
Answer 12	\$8.15
Answer 13	\$8.45
Answer 14	\$8.67
Answer 15	\$8.72
Answer 16	\$9.12
Answer 17	\$9.15
Answer 18	\$9.23
Answer 19	\$9.20

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**Activity:** The Top Ten

**Description:** Students will solve 9 problems referring to a table listing the U. S. Revenue and Tickets Sold for the top ten grossing movies of 2022.

Answer 1	\$3,247.14 million
Answer 2	21.6%
Answer 3	6.1%
Answer 4	10.5%
Answer 5	354.06 million
Answer 6	11.6%
Answer 7	12.7%
Answer 8	11.4%
Answer 9	\$9.17

**Activity:** Top Gun Maverick

**Description:** Students will calculate the percentage change in the weekly U.S. gross revenue for Top Gun Maverick.

Students will calculate the gross revenue per theater each week and the total gross revenue in the U.S. for the first ten weeks.

Answer 1	- 43%
Answer 2	- 12%
Answer 3	- 32%
Answer 4	- 8%
Answer 5	- 45%
Answer 6	- 19%
Answer 7	- 17%
Answer 8	- 17%

Answer 9	\$43,422
Answer 10	\$28,992
Answer 11	\$18,495
Answer 12	\$17,114
Answer 13	\$11,969
Answer 14	\$11,301
Answer 15	\$ 6,848
Answer 16	\$ 5,955
Answer 17	\$ 5,170
Answer 18	\$ 4,513

Answer 19	\$655,480,244
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**Activity:** Household Debt In America

**Description:** Students will calculate the percentage change in household debt every two years from 2002 through 2020.

Answer 1	20.8%
Answer 2	- 4.4%
Answer 3	- 4.6%
Answer 4	1.8%
Answer 5	5.5%

Answer 6	7.6%
Answer 7	7.9%
Answer 8	11.1%
Answer 9	91.3%

**Activity:** It Could Happen To You

**Description:** Students will calculate the amount of Jeff’s hospital bill that would have been paid by Metropolitan Health Insurance Plans A—F.

Answer 1	\$29,480
Answer 2	\$25,445
Answer 3	\$27,488

Answer 4	\$23,498
Answer 5	\$25,515
Answer 6	\$21,570

**Activity:** Nia’s Spending

**Description:** Students will calculate the amount of Nia’s monthly gross income she spends on each of 14 budget categories. They will also determine how much less she spent than her monthly gross income.

Answer 1	\$680.00
Answer 2	\$424.61
Answer 3	\$292.31
Answer 4	\$153.85
Answer 5	\$384.62
Answer 6	\$141.54
Answer 7	\$369.23
Answer 8	\$258.46

Answer 9	\$ 61.54
Answer 10	\$ 33.85
Answer 11	\$ 55.38
Answer 12	\$101.54
Answer 13	\$ 9.23
Answer 14	\$ 92.31
Answer 15	\$ 18.45

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**Activity:** Payday

**Description:** Students will calculate the biweekly gross pay for seven workers at a fast food restaurant. They will also calculate the net take home pay for Cheryl, a cashier.

Answer 1	\$252.26
Answer 2	\$460.40
Answer 3	\$276.72
Answer 4	\$327.04
Answer 5	\$516.12

Answer 6	\$562.95
Answer 7	\$714.21
Answer 8	\$ 17.16
Answer 9	\$ 4.01
Answer 10	\$ 8.02

Answer 11	\$ 9.69
Answer 12	\$237.84

**Activity:** Cubs vs Pirates

**Description:** Students will determine the total number of hits in the game. They will calculate the game batting average for seven players and the team batting average. They will also calculate what percentage of team runs were earned runs.

Answer 1	23
Answer 2	.167
Answer 3	.754
Answer 4	.680
Answer 5	.548

Answer 6	.259
Answer 7	.400
Answer 8	.800
Answer 9	.479
Answer 10	.905

**Activity:** March Madness

**Description:** Students will solve a series of 16 problems using the bracket showing the results of the first two rounds of the NCAA men's basketball tournament in the Midwest Region.

Answer 1	83.9
Answer 2	71.1
Answer 3	155
Answer 4	12.8
Answer 5	2.4
Answer 6	61.3%
Answer 7	34.5%
Answer 8	15.1%

Answer 9	14.3%
Answer 10	16.7%
Answer 11	20.8%
Answer 12	1.1%
Answer 13	23.8%
Answer 14	25.6%
Answer 15	20.0%
Answer 16	22.2%

**Activity:** The Cost Of College

**Description:** Students will calculate the percentage change in the cost of college from year to year. For the following types of institutions:

- (1) Public 2 year in-state (2) Public 4 year in-state (3) Private 4 year

Students will also calculate Aaron’s college cost for his 4 year degree.

Answer 1	110.7%
Answer 2	61.8%
Answer 3	83.1%
Answer 4	43.4%
Answer 5	10.3%
Answer 6	158.7%
Answer 7	65.0%
Answer 8	84.0%

Answer 9	34.0%
Answer 10	20.5%
Answer 11	136.6%
Answer 12	65.1%
Answer 13	48.8%
Answer 14	42.4%
Answer 15	17.7%
Answer 16	\$66,018

**Activity:** A Walmart Receipt

**Description:** Students will calculate the percentage change in price of 10 identical items at Walmart in August, 2019 and December, 2024. They will also calculate the percentage change in price for all 10 items during the same time period.

Answer 1	29.4%
Answer 2	47.5%
Answer 3	29.2%
Answer 4	19.0%
Answer 5	9.1%

Answer 6	26.6%
Answer 7	26.0%
Answer 8	35.1%
Answer 9	— 23.8%
Answer 10	— 6.3%

**Activity:** Groceries For One

**Description:** Students will compare the monthly cost of groceries for one person in a major city in each state and in the four regions of the country.

Screen 1: Northeast		Screen 2: Midwest		Screen 3: South		Screen 4: West	
Answer 1	\$376.72	Answer 1	\$330.51	Answer 1	\$354.48	Answer 1	\$357.87
Answer 2	\$5.53	Answer 2	\$4.39	Answer 2	\$4.75	Answer 2	\$6.19
Answer 3	\$4.51	Answer 3	\$3.64	Answer 3	\$4.42	Answer 3	\$4.12
Answer 4	\$3.82	Answer 4	\$3.53	Answer 4	\$3.61	Answer 4	\$3.42
Answer 5	\$2.03	Answer 5	\$2.90	Answer 5	\$3.14	Answer 5	\$3.12
Answer 6	24.0%	Answer 6	13.9%	Answer 6	17.3%	Answer 6	38.5%
Answer 7	44.7%	Answer 7	20.9%	Answer 7	25.2%	Answer 7	70.3%
Answer 8	33.6%	Answer 8	26.5%	Answer 8	35.5%	Answer 8	83.9%
Answer 9	171.8%	Answer 9	38.1%	Answer 9	51.2%	Answer 9	98.1%

**Activity:** Tara Wants To Move

**Description:** Students will determine the cost of 9 identical items in six cities Tara is considering moving to. Based on the percentage change in the cost of the items in the six cities, they will determine the salary she will need to maintain the same standard of living.

Answer 1	\$ 89,984
Answer 2	\$140,608
Answer 3	\$ 90,944

Answer 4	\$ 74,240
Answer 5	\$109,568
Answer 6	\$155,072

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**Common Core State Standards  
for  
Literacy in History/Social Studies, Science and Technical Subjects**

Each of the following anchor standards for reading which is aligned with *cwpubonline* has been marked with a red arrow.

**College and Career Readiness Anchor Standards for Reading**

**Key Ideas and Details**

- ▶ 1. Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
- ▶ 2. Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
- ▶ 3. Analyze how and why individuals, events, or ideas develop and interact over the course of a text.

**Craft and Structure**

- ▶ 4. Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.
- ▶ 5. Analyze the structure of texts, including how specific sentences, paragraphs, and larger portions of the text (e.g., a section, chapter, scene, or stanza) relate to each other and the whole.
- 6. Assess how point of view or purpose shapes the content and style of a text.

**Integration of Knowledge and Ideas**

- 7. Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.
- ▶ 8. Delineate and evaluate the argument and specific claims in a text, including the validity of the reasoning as well as the relevance and sufficiency of the evidence.
- 9. Analyze how two or more texts address similar themes or topics in order to build knowledge or to compare the approaches the authors take.

**Range of Reading and Level of Text Complexity**

- ▶ 10. Read and comprehend complex literary and informational texts independently and proficiently.

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# Common Core State Standards for Literacy in History/Social Studies, Science and Technical Subjects

Each of the following anchor standards for writing which is aligned with *cwpubonline* has been marked with a red arrow.

## College and Career Readiness Anchor Standards for Writing

### Text Types and Purposes

- ▶ 1. Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.
- ▶ 2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.
- ▶ 3. Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details and well-structured event sequences.

### Production and Distribution of Writing

- ▶ 4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- ▶ 5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.
- 6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

### Research to Build and Present Knowledge

- 7. Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation.
- 8. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.
- ▶ 9. Draw evidence from literary or **informational** texts to support analysis, reflection, and research.

### Range of Writing

- ▶ 10. Write routinely over extended time frames (time for research, reflection, and revision) and **shorter time frames** (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

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# Common Core State Standards for Literacy in History/Social Studies, Science and Technical Subjects

Each of the following anchor standards for math which is aligned with *cwpubonline* has been marked with a red arrow

## Standards for Mathematical Practice

- ▶ 1. Make sense of problems and persevere in solving them.
- ▶ 2. Reason abstractly and quantitatively.
- ▶ 3. Construct viable arguments and critique the reasoning of others.
- ▶ 4. Model with mathematics.
- ▶ 5. Use appropriate tools strategically.
- ▶ 6. Attend to precision.
- ▶ 7. Look for and make use of structure.
- ▶ 8. Look for and express regularity in repeated reasoning.

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