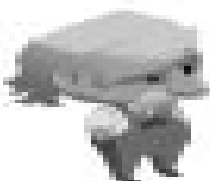


Banks, Credit & the Economy

Name: _____

D. It's Called Money, Honey. Below is a list of everything Sam has and how much it's worth. Mark the things that are considered money. Then add to find out how much money Sam has.

- ☐ House: Trailer and land worth \$100,000; owes \$85,000
- ☐ Coins in old jar on desk: \$15.62
- ☐ Chicken coop: 1 dozen eggs per day, worth \$2/dozen
- ☐ Savings account balance: \$4,023.77
- ☐ Paper bills inside wallet: \$47
- ☐ Personal Home: Household stuff worth about \$2,500
- ☐ Vehicle: 2002 pickup truck worth \$2,200
- ☐ Checking account balance: \$567.90
- ☐ Act of kindness: Brother owes him \$175



Sam has this much money: \$ _____

E. Banking Blunders. Each of these people has made a banking mistake. Read what they're saying and tell them where they're going wrong.



I don't want two bank accounts. I'll just get a savings account, and each month I'll have my bills electronically deducted. Let's see... rent, phone, electric, water, cable, insurance, Internet, gym...

Problem: _____



This awesome sound system is on sale for \$1,549! I've only got \$880 in my checking account, but that's okay—I'll pay for it with my debit card.

Problem: _____



My girlfriend wrote a love poem on a \$5 bill and I accidentally deposited it into my savings account! I'll go make a \$5 withdrawal. They'll get it from the vault and give it back.

Problem: _____



My grandma gave me \$500 for my birthday and helped me open a savings account. Tomorrow I'm quitting my pizza delivery job, because now the bank's going to pay me!

Problem: _____

F. An Interesting Situation. People can end up paying a lot extra for a car because they only pay attention to the monthly payment they're being offered. Which of these loans will cost you MORE?

Hey! You can drive away in this brand new car TODAY for only \$342.05 a month. Too much? Does \$219.13 a month sound better? All RIGHT!



☐ \$342.05/month

This is a 4-year loan. You'll make this monthly payment for 48 months. Do the math:

$$\begin{array}{r} 342.05 \\ \times \quad 48 \\ \hline \end{array}$$

You'll end up paying this much: \$ _____

(Shorter loans usually have lower interest rates. This rate was 4.5%.)

☐ \$219.13/month

This is a 7-year loan. You'll make this monthly payment for 84 months. Do the math:

$$\begin{array}{r} 213.13 \\ \times \quad 84 \\ \hline \end{array}$$

You'll end up paying this much: \$ _____

(Longer loans usually have higher interest rates. This rate was 6%.)

Worksheet p.2

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ML Morrison



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