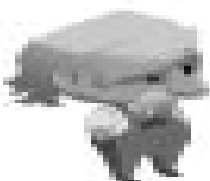


Banks, Credit & the Economy

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

Banks Credit And The Economy Icivics Answers Atyourore

IM Harris



Banks Credit And The Economy Icivics Answers Atyourore:

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