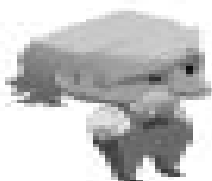


Banks, Credit & the Economy

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:

$$\begin{array}{r} 219.13 \\ \times \quad 84 \\ \hline \end{array}$$

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

Peipei Pang



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1. Understanding the eBook Banks Credit And The Economy I civics Answers Atyourore
 - The Rise of Digital Reading Banks Credit And The Economy I civics Answers Atyourore
 - Advantages of eBooks Over Traditional Books
2. Identifying Banks Credit And The Economy I civics Answers Atyourore
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Banks Credit And The Economy I civics Answers Atyourore
 - User-Friendly Interface
4. Exploring eBook Recommendations from Banks Credit And The Economy I civics Answers Atyourore
 - Personalized Recommendations
 - Banks Credit And The Economy I civics Answers Atyourore User Reviews and Ratings
 - Banks Credit And The Economy I civics Answers Atyourore and Bestseller Lists
5. Accessing Banks Credit And The Economy I civics Answers Atyourore Free and Paid eBooks
 - Banks Credit And The Economy I civics Answers Atyourore Public Domain eBooks
 - Banks Credit And The Economy I civics Answers Atyourore eBook Subscription Services
 - Banks Credit And The Economy I civics Answers Atyourore Budget-Friendly Options

6. Navigating Banks Credit And The Economy Icivics Answers Atyourore eBook Formats
 - ePub, PDF, MOBI, and More
 - Banks Credit And The Economy Icivics Answers Atyourore Compatibility with Devices
 - Banks Credit And The Economy Icivics Answers Atyourore Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Banks Credit And The Economy Icivics Answers Atyourore
 - Highlighting and Note-Taking Banks Credit And The Economy Icivics Answers Atyourore
 - Interactive Elements Banks Credit And The Economy Icivics Answers Atyourore
8. Staying Engaged with Banks Credit And The Economy Icivics Answers Atyourore
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Banks Credit And The Economy Icivics Answers Atyourore
9. Balancing eBooks and Physical Books Banks Credit And The Economy Icivics Answers Atyourore
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Banks Credit And The Economy Icivics Answers Atyourore
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Banks Credit And The Economy Icivics Answers Atyourore
 - Setting Reading Goals Banks Credit And The Economy Icivics Answers Atyourore
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Banks Credit And The Economy Icivics Answers Atyourore
 - Fact-Checking eBook Content of Banks Credit And The Economy Icivics Answers Atyourore
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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