

ANSWER KEY: Financial Literacy Pre-Test for MIDDLE SCHOOL

1. a

2. b

3. a and b

4. Acceptable answers include: so you can carry less cash around; to pay for emergency expenses; to build up a solid credit history

5. Instead of thinking about what you're giving up, you can say to yourself "I am choosing say no to this purchase because I want to say yes to something else" (like some other purchase you are saving toward).

6. Acceptable answers include: it helps you keep track of your money; with a budget you may end up spending less or wasting less or putting more toward savings; it may help you to ensure you spend your money on your needs first, and then your wants; it may help you feel more in control of your money; it may help you avoid impulse purchases; it may help you plan for large purchases (rather than borrowing money for those)

7. d

8. False

9. False

10. True

11. False

12. True

13. True

14. True

15. **Debt** = money owed to someone else

Budget = a plan for how to use your money, which may involve spending, saving and giving

Answer Key To Oklahoma Financial Literacy Test

L Manion



Answer Key To Oklahoma Financial Literacy Test:

Answer Key To Oklahoma Financial Literacy Test Book Review: Unveiling the Magic of Language

In an electronic era where connections and knowledge reign supreme, the enchanting power of language has been apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Answer Key To Oklahoma Financial Literacy Test**," written by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we shall delve to the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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