

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

Robert R. Redfield



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