An	ISWER RET: Financial Literacy Pre-Test for MIDDLE SCHOOL
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3. a ar	nd b
	eptable answers include: so you can carry less cash around; to pay for emergency ses; to build up a solid credit history
choos	ead of thinking about what you're giving up, you can say to yourself "I am ing say no to this purchase because I want to say yes to something else" (like some purchase you are saving toward).
may e you to help y	eptable answers include: it helps you keep track of your money; with a budget you not up spending less or wasting less or putting more toward savings; it may help ensure you spend your money on your needs first, and then your wants; it may ou feel more in control of your money; it may help you avoid impulse purchases; it elp you plan for large purchases (rather than borrowing money for those)
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150	Debt = money awed to someone else Rudget = a plan for how to use your manny which may involve spending saving

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

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Chao Zhang

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