Student Worksheet

ıme:				Class:		Date:		
esson 1: R	eading a Pays	stub						
What is tl	he purpose of a	an employe	e ID?					
What is a	pay period?							
Use the f	igure to answe	r the guesti	ons:					
		•		Distra		Dayranal – 16 available	Owend	
	Leslie Harris Company #8273	Period begin: 4/ Period end: 4/15		DigiEd 200 Libert	, Λν _Θ	Personal = 16 available Sick = 24 available	0 used 0 used	
	Employee # 3124	Check # 9999019	•	200 LIBERT	y Ave.	Vacation = 80 available	0 used	
	Department #00022	Check date: 4/22				Tacation of available	0 0320	
	Date of Hire: 03/12/2009							
	Earnings					Deductions		
	Description	Rate	Hours	Current	Year to Date	Description	Current	Year to Date
	Salary	0.00	80	1650.00	9900.00	Fed	132.14	792.84
						OASDI	68.12	408.72
						Medicare	24.68	148.05
						State tax	56.22	337.32
						401K	62.75	376.50
						Med PreTax Dental PreTax	75.29 12.76	451.74 76.55
						LifeIns PreTax	35.00	210.00
						LITERIA PTETAX	33.00	210.00
	Total Earnings			1,650.00	9,900.00	Total Deductions	466.95	2,801.72
	NET PAY	1,183.05	Total Direct	Deposits	1,183.05	Check Amount	0.00	0.00
B. Ho C. W D. W E. W	pes this employ ow much vacati hat has this em hat has the em hat is the actua ow many hours deductions on	on time doo ployee ear ployee ear I amount the did this en	es this ned fo ned, in nis emp	emplor the y total,	oyee have rear, up to for this pa will get fo	this paycheck y period? r this pay peri	? od?	
What gov	ernmental age	ncy receive	es the i	money	from fede	eral tax deduct	ions?	

Student Worksheet

Nar	ne:	Class:	Date:			
8.	Does this employee have his/her pay direct deposited into a bank account?					
9.	. How much is being deducted from this paycheck for medical coverage?					
10.	What are the three ways employers can represe	ent time off?				
-						
Les	son 2: Introduction to Banking					
1.	Checking accounts allow you	_ to your money.				
2.	Checking accounts allow you to use both	and				
3.	Many banks will require a minimum deposit of _	to to op	en an account.			
4.	Savings accounts allow you to					
5.	Banks typically pay on mo	oney in savings accounts.				
6.	Interest is calculated as a	of what you have saved.				
7.	Banks may charge a fee if					
8.	A account is similar t	o a savings account.				
9.	Money market accounts require					
10.	10. Money market accounts offer limited					
11.	11.CD stands for					
12. A CD allows you to						
-						
13.	13. The life of a CD					
14.	14. Early withdrawal of the money in a CD can lead to					
15.	15. The purpose of a check register is					
16.	16. If you do not balance your accounts, you run the risk of					

Student Worksheet

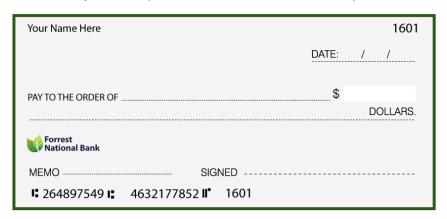
Unit 2: Managing Your Money

- 17. Enter the following transactions into the register:
 - You purchased \$150 worth of groceries from Wegman's on 02/10.
 - Your paycheck from Sports FanAttic, in the amount of \$852.43 was deposited on 02/20.
 - You wrote check #101 to MPL, the utility company, for January's utilities on 02/21 for \$78.22.

Check Register								Balance Forward
Number	Date	Description	٧	Payment/Debit (-)	Deposit/Credit (+)		200

18. An account statement allows you to	
•	

20. You are mailing a check to your cell phone carrier for \$100. Complete this check properly:



21. Will the bank allow you to cash the check below?

Tasha Evans 5468 87 Horseshoe Lane DATE: 7 / 24 / 2000 Old Towne, TX 11111 PAY TO THE ORDER OF Your Name Here \$ 65 . 00	A HONG.
sixty five and 00/100 DOLLARS.	S ANGRA ANGR
MEMO SIGNED Jank 1: 879421657 1: 9784611237 11 5468	X C X X X X X X X X X X X X X X X X X X

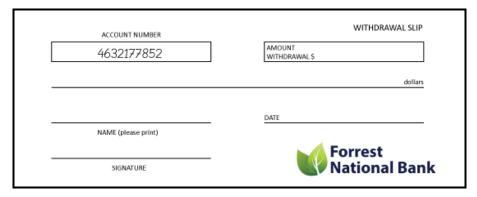
Student Worksheet

Unit 2: Managing Your Money

- 22. Fill out the deposit slip with the following information:
 - You have \$140 in cash
 - You have a check in the amount of \$200

	CASH	
NAME	CHECKS	
ACCOUNT NO. 4632177852		
DATE		
SIGNATURE FOR CASH RECEIVED (IF REQUIRED)	TOTAL	
order to the contract to the devices,	LESS CASH RECEIVED	
► Forrest	NET DEPOSIT	
National Bank		

23. You want to withdraw \$100 from your account. Fill out the withdrawal slip below.



24. List 3 tasks you can complete using either online or mobile banking:

Lesson 3: Budgeting

- 1. A budget is ______
- 2. A budget helps you _____
- 3. The biggest factors for determining your budget are your _____ and _____.
- 4. How do you calculate each budget item? ______

Student Worksheet

Na	me:	Class:	Date:
5.	Which budget item has the largest allowance? _		
6.	Which budget items have the smallest allowance	es?	
7.	Large expenses should be equally	_ between all pa	ychecks.
8.	A person must consider his/her	before spe	ending money on unimportant
	expenses, such as entertainment and dining out		
9.	Budgeting will also help you	expens	es.
10	Budgeting is important to being prepared for		
Le	sson 4: Informed Purchases		
1.	A need is		
2.	A want is		
	List some basic human needs:		
4.	List some of your wants:		
5.	What are some places a consumer can use to co	onduct pricing re	esearch?
6.	Explain cultural factors that influence consumer	purchasing:	
7.	Explain social factors that influence consumer po		
8.	Explain personal factors that influence consume	r purchasing:	
9.	Explain psychological factors that influence cons	sumer purchasin	g:
10.	What are the three major types of deceptive adv	ertising techniqu	ues to be aware of?

Student Worksheet

Name:	Class:	Date:
11. How do advertisers use deceptive descr	iptions to influence consu	ımer purchasing?
12. How do advertisers use deceptive pricin	g to influence consumer	ourchasing?
13. How do advertisers use deceptive comp	arison to influence consu	mer purchasing?
14. How can you avoid deceptive advertising	g?	
15. What is opportunity cost?		