

# Money Management

## WORDS

REM 930C

A TEACHING RESOURCE FROM...



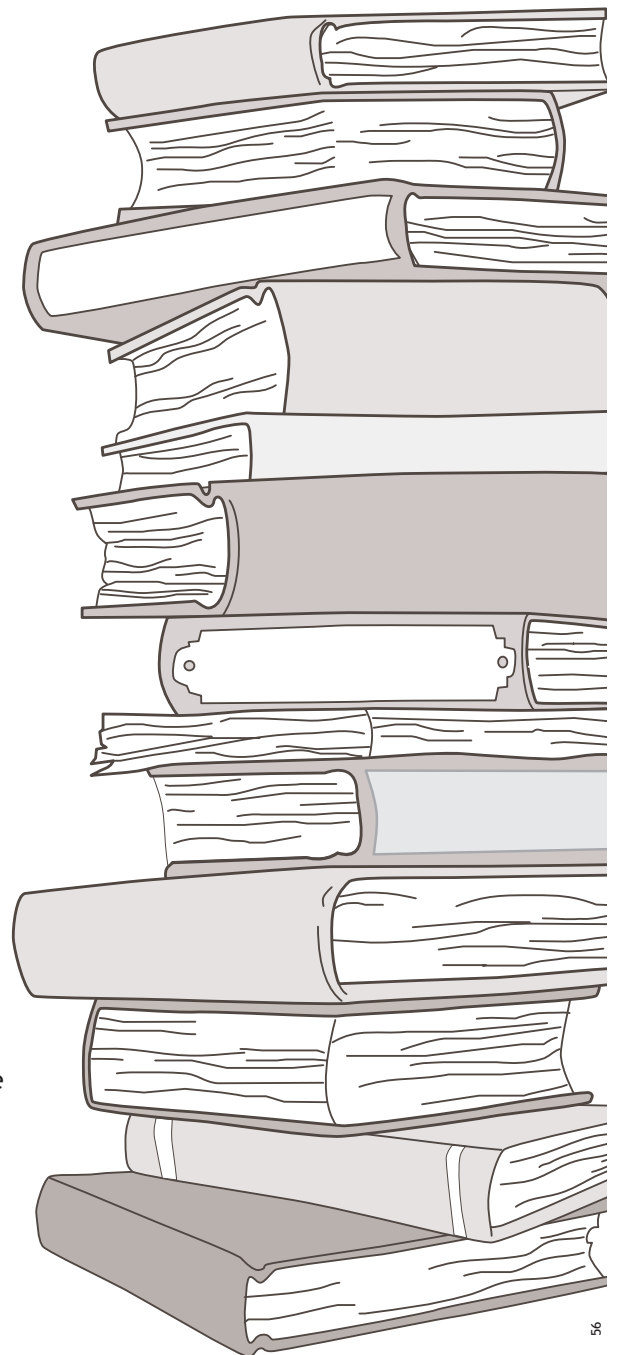
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## **INTRODUCTION**

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Vocabulary relevant to money management is the basis for the lessons in this book. Students learn the meanings and use of words and terms associated with savings accounts, checking accounts, budgets, credit cards, and more. While gaining practical knowledge about this important life-management topic, students practice basic skills in reading, comprehension, spelling, writing, and logic as they complete the various activity pages.

This book is designed for use in grades 7-12. Readability is on the 4th-5th grade level.

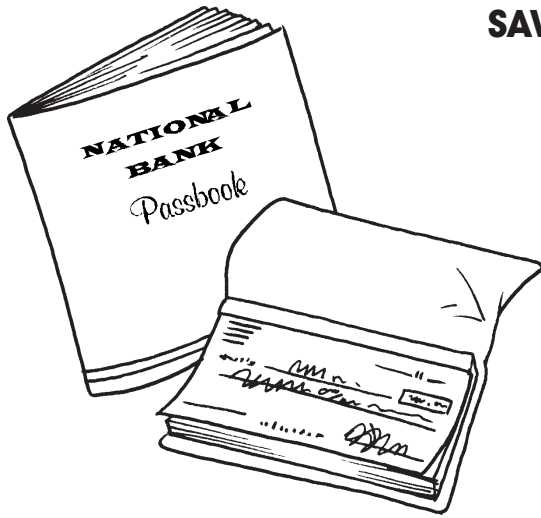
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## **CONTENTS**

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SAVINGS ACCOUNT .....	1
CHECKING ACCOUNT .....	5
PERSONAL BUDGET .....	9
BUYING ON CREDIT .....	13
EARNING INTEREST .....	17
DISCOUNTS .....	21
THE STOCK MARKET .....	25

### SAVINGS ACCOUNT



check	savings	account
teller	endorse	deposit
bank	sign	balance
recorded	passbook	withdraw

**A. Missing letters.** Fill in the missing letters and write the word.

1. de \_ o \_ \_ t \_\_\_\_\_
2. \_ \_ \_ th \_ \_ \_ a \_ \_ \_ \_\_\_\_\_
3. s \_ \_ \_ \_ \_ \_ \_ g \_ \_ \_ \_\_\_\_\_
4. e \_ \_ d \_ \_ \_ s \_ \_ \_ \_\_\_\_\_
5. \_ \_ \_ a \_ \_ \_ a \_ \_ \_ c \_ \_ \_ \_\_\_\_\_
6. \_ \_ \_ e \_ \_ \_ \_ \_ e \_ \_ \_ \_\_\_\_\_
7. c \_ \_ e \_ \_ \_ \_ \_ \_ \_ \_\_\_\_\_
8. \_ \_ \_ a \_ \_ \_ \_ \_ \_ \_ \_\_\_\_\_
9. \_ \_ \_ \_ \_ \_ \_ \_ \_ ou \_ \_ \_ \_ \_ \_\_\_\_\_
10. \_ \_ \_ \_ \_ \_ \_ \_ \_ s \_ o \_ k \_ \_ \_ \_\_\_\_\_

Name \_\_\_\_\_

**LESSON 1**

**B. Dictionary.** Find the following words and write the appropriate meaning for each.

1. deposit \_\_\_\_\_  
\_\_\_\_\_

2. withdraw \_\_\_\_\_  
\_\_\_\_\_

3. endorse \_\_\_\_\_  
\_\_\_\_\_

4. balance \_\_\_\_\_  
\_\_\_\_\_

5. account \_\_\_\_\_  
\_\_\_\_\_

6. teller \_\_\_\_\_  
\_\_\_\_\_

7. savings \_\_\_\_\_  
\_\_\_\_\_

8. check \_\_\_\_\_  
\_\_\_\_\_

**C. Find the answers.** Read and answer the questions.

Sam received a check as a gift. He decided to open a savings account. At the bank, he was given a form to fill out. After he answered all the questions, he gave it to the teller. The teller then asked him to endorse the check. He did not understand what she meant. She told him that he needed to sign his name on the back of the check. He will need to do this whenever he has a check to deposit.


After she took the check, she recorded the deposit in a passbook. She gave the passbook to Sam and told him that he will need to bring the book to the bank whenever he makes a deposit or withdrawal. The information will be recorded and he will know the amount of his balance.

1. What did Sam decide to do with the gift? \_\_\_\_\_  
\_\_\_\_\_
2. What did Sam do first when he got to the bank? \_\_\_\_\_  
\_\_\_\_\_
3. What is a passbook? \_\_\_\_\_  
\_\_\_\_\_
4. What is meant by *endorse the check*? \_\_\_\_\_  
\_\_\_\_\_

Name \_\_\_\_\_

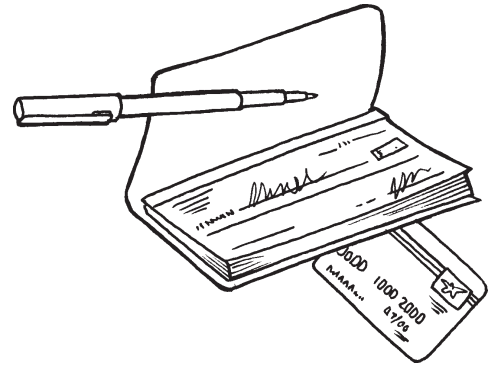
**LESSON 1**

**D. Practice.** Write each word 3 times. Draw a box around the first word you write to help you remember the shape. It will help you remember the spelling.

check		check	check
savings			
account			
teller			
endorse			
deposit			
bank			
sign			
balance			
recorded			
passbook			
withdraw			

**CHECKING ACCOUNT**

overdrawn	balance
service charge	electronic teller
statement	overdraft
minimum balance	checkbook
bank card	



**A. Matching.** Write the number of the correct word(s) on the line.

- |                      |  |
|----------------------|--|
| 1. service charge    | a. _____ a card issued by a bank to be used with an electronic teller machine            |
| 2. minimum balance   | b. _____ a computer which allows you to withdraw or deposit                              |
| 3. electronic teller | c. _____ the amount of money you have left in your account                               |
| 4. bank card         | d. _____ to have written checks for more money than there is in your account             |
| 5. overdrawn         | e. _____ least amount you may have in your account before being charged a service charge |
| 6. balance           | f. _____ monthly account of checks written, deposits, and balances                       |
| 7. statement         | g. _____ money the bank requires you to pay for their services                           |

overdrawn	bank card	checkbook
service charge	balance	deposits
statement	electronic	
minimum	overdraft	

**B. Reading.** Fill in the blanks using words from the box.

Bill opened a checking account with the local bank. He was given a \_\_\_\_\_ and 100 checks with his name on them.

He was told that he would be charged a \_\_\_\_\_ of \$8.00 per month unless he kept a \_\_\_\_\_ balance of \$1,000.00. He also would be charged 10¢ for each check he wrote.

If Bill were ever to write a bad check and be \_\_\_\_\_, he would be charged an extra \$10.00 for each \_\_\_\_\_.

Bill also received a \_\_\_\_\_ which can be used with an \_\_\_\_\_ teller machine.

At the end of each month, he will get a bank \_\_\_\_\_ which will give him an account of his \_\_\_\_\_, withdrawals, and bank \_\_\_\_\_.

If Bill keeps a careful record of the checks written, it will be very easy for him to balance the checkbook.



**C. The check.** Study the check and answer the questions.

<p><b>Bill Jones</b> 140 S. Ash Lawton, OK 73501</p>	<p><b>563</b> 23-10 200</p>
<p>Jan. 13, 2000</p>	
<p>PAY to the order of <u>Andy's Flowers and Gifts</u> \$ <u>25.00</u></p>	
<p><u>Twenty-five and 00/100</u>----- Dollars</p>	
<p><b>Johnson County Savings</b> County Office Lawton, OK 73501</p>	<p><u>Bill Jones</u></p>
<p>Memo <u>plants for Mom</u></p>	
<p><b>1000 24:09</b></p>	

1. When was the check written? \_\_\_\_\_
2. To whom is the check made out? \_\_\_\_\_
3. What is the amount of the check? \_\_\_\_\_
4. For what was the check written? \_\_\_\_\_
5. Who wrote the check? \_\_\_\_\_

**D. Fill out the check.** Today, Bill bought a pair of jeans at Ida's Sportswear for \$45.00. Fill out the check.

<p><b>Bill Jones</b> 140 S. Ash Lawton, OK 73501</p>	<p><b>564</b> 23-10 200</p>
<p>_____</p>	
<p>PAY to the order of _____ \$ _____</p>	
<p>_____ Dollars</p>	
<p><b>Johnson County Savings</b> County Office Lawton, OK 73501</p>	<p>_____</p>
<p>Memo _____</p>	
<p><b>1000 24:09</b></p>	