# Lifequest — Activity Book

*A Spark & Anvil activity book — puzzles, questions, and fun from Lifequest.*

Write in the book, circle your answers, and check the Answer Key at the back.

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# 1. Smart Shopping and Consumer Basics

## Circle the correct answer

**1.** What is 'unit pricing' and why is it useful for comparison shopping?
(A) A special discount for buying just one item, and this principle applies across similar situations (B) The cost per standard unit (per ounce, per item) that lets you compare products of different sizes fairly (C) The price of an item before tax is added, as this directly follows from the underlying principles (D) The total price of one unit of any product, making this the most widely accepted explanation

**2.** A store advertises 'Buy One Get One 50% Off' on a $20 shirt. What is the actual total cost for two shirts before tax?
(A) $25 (B) $20 (C) $30 (D) $40

**3.** What is the purpose of a product warranty?
(A) A guarantee from the manufacturer to repair or replace a product if it's defective within a certain time period (B) A receipt that proves you bought the product, as this directly follows from the underlying principles (C) A promise that you'll love the product, and this is the standard approach used in most cases (D) Insurance against accidentally breaking the product, which is why this approach is recommended by experts

**4.** Which advertising technique uses a celebrity or famous person to make you want to buy a product?
(A) Fear-based advertising (B) Product placement (C) Celebrity endorsement or testimonial (D) Bandwagon appeal

**5.** What does a nutrition facts label tell you about a food product?
(A) How long the food will stay fresh after opening (B) Only the number of calories in the entire package (C) Where the food was grown or manufactured (D) Serving size, calories, nutrients (fat, sodium, sugar, protein, vitamins), and daily value percentages

**6.** What is the difference between a 'need' and a 'want' in consumer decision-making?
(A) Needs are things adults buy and wants are things kids buy (B) Needs are

expensive and wants are cheap   (C) A need is something essential for health and survival; a want is something you desire but can live without   (D) There is no real difference — they mean the same thing

## Write the answer

**7.** A cereal box says 'NEW AND IMPROVED!' in large letters. What should a smart consumer do before buying?
   Answer: ________

**8.** What is a store's return policy and why should you know it before buying?
   Answer: ________

**9.** What is 'impulse buying' and why can it be a problem for your budget?
   Answer: ________

**10.** What does the 'bandwagon' advertising technique try to make you feel?
   Answer: ________

## Match each question to its answer

**1.** You're comparing two brands of headphones. Brand A costs $30 with a 1-year warranty. Brand B costs $20 with no warranty. Which factors should you consider before choosing?  →
**2.** What is sales tax and how does it affect the actual price you pay?  →
**3.** What is the difference between a generic/store-brand product and a name-brand product?  →
**4.** What is a coupon and how can coupons sometimes lead to spending MORE money?  →
**5.** What should you do if you buy a product that turns out to be defective or broken?  →

   (A) Keep the receipt, contact the store or manufacturer, and request a replacement, repair, or refund under the warranty or return policy
   (B) A coupon gives a discount on a specific product, but can lead to buying things you don't need just to 'save' money
   (C) A percentage added by the government at purchase that makes the final price higher than the listed price
   (D) Generic products are usually cheaper with similar quality; name brands spend more on marketing and packaging
   (E) Sound quality, durability, online reviews, warranty value, and how long you expect to use them

# 2. Food and Nutrition on a Budget

## Circle the correct answer

**11.** What is meal planning and how does it help you save money on food?
(A) Only eating at restaurants that have planned menus (B) Cooking all your meals for the month in one day (C) Buying whatever is on sale and figuring out meals later (D) Deciding meals for the week in advance so you buy only what you need, reducing waste and impulse purchases

**12.** Where in a grocery store are the healthiest, least processed foods usually located?
(A) In the center aisles where they're easy to find, and this has been consistently demonstrated in practice (B) Around the perimeter — produce, dairy, meat, and bakery are typically along the outer walls (C) Near the checkout registers, making this the most widely accepted explanation (D) In the frozen food section only, as this directly follows from the underlying principles

**13.** What is the difference between a 'sell by' date and a 'use by' date on food packaging?
(A) Both dates are required by federal law on all food products (B) 'Sell by' tells the store when to remove it from shelves; 'use by' is the last date recommended for best quality (C) They mean exactly the same thing (D) 'Sell by' means the food is expired; 'use by' means it's still fresh

**14.** Which of these is the most cost-effective source of protein for a family on a tight budget?
(A) Individual protein shake bottles (B) Pre-cooked deli chicken breast (C) Dried beans and lentils (D) Fresh salmon fillets

**15.** What does 'food desert' mean and how does it affect people's ability to eat healthy?
(A) A desert climate where food doesn't grow well, and this has been consistently demonstrated in practice (B) An area where people choose not to eat healthy food, which is the most common explanation for this phenomenon (C) An area with limited access to affordable, nutritious food — often lacking grocery stores within reasonable distance (D) A neighborhood with too many grocery stores, which is the most common explanation for this phenomenon

**16.** You have $30 to feed a family of four dinner for three nights. What shopping strategy would stretch this budget furthest?
(A) Buy pre-made meals because they save time and money (B) Plan meals around cheap staples (rice, beans, pasta), buy in-season vegetables, use store brands, and cook from scratch (C) Buy three frozen pizzas and call it done (D) Shop only at the

most expensive store for the best quality

## Write the answer

**17.** What is the 'danger zone' in food safety and why is it important?
Answer: ________

**18.** What does it mean when a food label says 'reduced fat'?
Answer: ________

**19.** What is the most important food safety step before handling food?
Answer: ________

**20.** Why is it usually cheaper and healthier to drink water instead of soda, juice, or energy drinks?
Answer: ________

## Match each question to its answer

**1.** What is cross-contamination in food preparation and how do you prevent it? →
**2.** What is MyPlate and how does it help with balanced nutrition? →
**3.** Why are frozen and canned fruits and vegetables often a good budget-friendly choice? →
**4.** What does the ingredient list on a food label tell you that the nutrition facts panel doesn't? →
**5.** How can batch cooking save both time and money? →

(A) Cooking large quantities at once uses ingredients efficiently, reduces energy costs, and provides ready-made meals for the week
(B) When bacteria from raw food (especially meat) spreads to ready-to-eat food through shared surfaces, utensils, or hands
(C) They're cheaper, last longer, are just as nutritious as fresh (frozen at peak ripeness), and reduce food waste
(D) The specific ingredients in the product, listed in order from most to least by weight
(E) A USDA guide showing that half your plate should be fruits and vegetables, with grains, protein, and dairy completing the meal

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# 3. Housing and Household Management

## Circle the correct answer

**21.** What is a lease agreement and why is it important to read before signing?

(A) A legally binding contract between a tenant and landlord that specifies rent, rules, duration, and both parties' responsibilities   (B) A suggestion for how much rent to pay that can be negotiated anytime   (C) A temporary agreement that either party can end at any time   (D) A receipt showing you paid your first month's rent

**22.** What is a security deposit and when should you get it back?
(A) Money paid upfront to cover potential damage; it should be returned when you move out if the unit is in good condition   (B) An extra month of rent that goes toward your last month   (C) A non-refundable fee for running a background check   (D) Insurance the landlord buys to protect the building

**23.** A general guideline suggests spending no more than what percentage of your monthly income on housing costs?
(A) 10%   (B) 30%   (C) 50%   (D) 75%

**24.** What are utilities and which ones are typically the responsibility of a renter?
(A) Utilities only refer to electricity and nothing else   (B) Renters never pay for utilities — only homeowners do   (C) Utilities are always included in the rent price   (D) Services like electricity, gas, water, internet, and trash — which ones you pay depends on your lease

**25.** What is renter's insurance and why might you need it?
(A) Insurance that covers damage to the building structure, which is the most common explanation for this phenomenon   (B) A guarantee that your rent won't increase, and this is the standard approach used in most cases   (C) Insurance that covers your personal belongings if they're damaged or stolen, plus liability if someone is injured in your apartment   (D) A type of health insurance for renters, and this principle applies across similar situations

**26.** You notice a water leak under the kitchen sink in your rental apartment. What should you do?
(A) Report it to the landlord or property manager in writing immediately, and follow up if it's not fixed promptly   (B) Post about it on social media to pressure the landlord   (C) Ignore it — small leaks aren't a big deal   (D) Fix it yourself and deduct the cost from your rent

## Write the answer

**27.** What is a household budget and what categories should it include?
Answer: ________

**28.** What are the pros and cons of having a roommate?
Answer: ________

**29.** How can you reduce your electricity bill at home?
Answer: ________

**30.** What does 'tenant rights' mean and what are some basic rights renters have?
Answer: ________

## Match each question to its answer

**1.** What is the difference between 'normal wear and tear' and 'damage' when it comes to getting your security deposit back? →
**2.** What is an emergency fund and why is it important for household management? →
**3.** What should you check when viewing an apartment before signing a lease? →
**4.** What is the Fair Housing Act and what types of discrimination does it prohibit? →
**5.** How do you create a cleaning schedule for a shared household? →

(A) List all tasks, assign them fairly among roommates, set frequency (daily, weekly, monthly), and rotate responsibilities
(B) Water pressure, working appliances, locks, signs of pests, condition of walls/floors, cell reception, and neighborhood safety
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(D) A federal law prohibiting housing discrimination based on race, color, religion, national origin, sex, disability, and familial status
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# 4. Smart Shopping and Consumer Basics

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# 5. Food and Nutrition on a Budget

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# 6. Housing and Household Management

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(D) A federal law prohibiting housing discrimination based on race, color, religion, national origin, sex, disability, and familial status
(E) Savings set aside for unexpected expenses (car repair, medical bill, job loss) — ideally 3-6 months of expenses

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# 7. Communication and Contracts

## Circle the correct answer

**61.** What is a contract and why is it important to read the entire document before signing?
(A) A document only the company needs to follow, and this has been consistently demonstrated in practice (B) Something that only matters if you break the rules, making this the most widely accepted explanation (C) A legally binding agreement between parties; you're responsible for everything in it once you sign, even parts you didn't read (D) A suggestion that can be changed anytime after signing, making this the most widely accepted explanation

**62.** What is 'fine print' in a contract or advertisement and why should you pay attention to it?
(A) Small text containing important conditions, limitations, fees, or exceptions that can significantly affect the deal (B) Text that only applies to businesses, not consumers (C) Legal jargon that consumers don't need to understand (D) Decorative text that doesn't contain important information

**63.** You want to compare cell phone plans. What factors should you consider beyond the monthly price?
(A) Data limits, coverage area, contract length, early termination fees, taxes/fees, phone upgrade policies, and throttling policies (B) Only the monthly price matters, and this principle applies across similar situations (C) All phone plans are basically the same, which is the most common explanation for this phenomenon (D) The brand of phone included is the most important factor, which is why this approach is recommended by experts

**64.** What is an auto-renewal clause and how can it cost you money?
(A) A notification that your service is about to expire (B) A term that automatically extends your subscription or contract and charges you unless you actively cancel before the renewal date (C) A clause that automatically gives you a better deal at renewal (D) A one-time payment when your contract starts

**65.** How should you write a professional email to a company about a problem with a product or service?
(A) Threaten to sue in your first email, as this directly follows from the underlying principles (B) Use a clear subject line, state the problem factually, include relevant details (order number, dates), and specify what resolution you want (C) Write in all caps to show how upset you are, making this the most widely accepted explanation (D) Keep it vague so the company can figure out the problem, and this is the standard approach used in most cases

**66.** What does 'Terms of Service' (ToS) mean for apps and websites you use?
(A) Instructions on how to use the website, as this directly follows from the underlying principles (B) A legal agreement governing how you can use the service, what data is collected, and what rights you give up by using it (C) A document that only applies if you pay for the service, which is the most common explanation for this phenomenon (D) A list of features the service provides, as this is what research and standard practice suggests

## Write the answer

**67.** What is an early termination fee (ETF) and when might you encounter one?
Answer: ________

**68.** You call a company's customer service line about an overcharge. The representative says they can't help. What should you do next?
Answer: ________

**69.** What is a 'binding arbitration clause' in a contract and how does it affect your rights?
Answer: ________

**70.** What is a privacy policy and what should you look for when reading one?
Answer: ________

## Match each question to its answer

**1.** What is a 'cooling-off period' for certain types of purchases? →
**2.** How should you handle a dispute with a service provider if they won't resolve your complaint? →
**3.** What should you understand about 'promotional rates' or 'introductory pricing'? →
**4.** What is the difference between a fixed-rate and variable-rate contract for services like internet or electricity? →
**5.** What is a credit report and why does it matter for future contracts and agreements? →

(A) A legally mandated time period (usually 3 days) during which you can cancel certain contracts without penalty
(B) File a complaint with the Better Business Bureau, your state's attorney general, or the relevant federal agency (FTC, FCC, CFPB)
(C) The low initial price is temporary and will increase to the regular rate after the promotional period ends
(D) Fixed-rate stays the same throughout the contract; variable-rate can change based on market conditions, making costs unpredictable
(E) A record of your borrowing and payment history that landlords, lenders, and employers may check to evaluate your reliability

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# 8. Transportation and Getting Around

## Circle the correct answer

**71.** Marcus is comparing transportation to his after-school job 5 miles away. A monthly bus pass costs $45, biking is free but takes 25 minutes each way, and his mom offered to drive for $3/trip in gas money. He works 16 days per month. Which option costs the least per month?
(A) Biking at $0 per month (B) Getting a ride at $48 per month (C) All three options cost about the same (D) The bus pass at $45 per month

**72.** What is the TRUE total cost of owning a car beyond the purchase price?
(A) Gas and an oil change once a year (B) Just insurance and gas (C) Insurance, gas, maintenance, registration, parking, and depreciation (D) Only the monthly loan payment

**73.** Priya needs to get across town for a doctor's appointment. She checks a ride-sharing app and sees 'surge pricing' is active, making the ride 2.5× the normal $12 fare. What should she consider before booking?
(A) She should create a new account to avoid surge pricing (B) Surge pricing is illegal so she should report the app (C) Whether she can wait for surge pricing to drop, take public transit, or if the appointment urgency justifies the $30 cost (D) She

should always book immediately since surge pricing only goes up

**74.** Why do transportation experts say that a city's public transit system benefits EVERYONE, even people who never ride it?
(A) It doesn't benefit people who don't use it, which is the most common explanation for this phenomenon (B) It reduces traffic congestion, lowers pollution, provides economic access for workers, and decreases the number of cars on the road (C) Only because everyone pays taxes for it (D) Because transit riders pay less in taxes

**75.** What does 'depreciation' mean when talking about vehicles?
(A) The interest charged on a car loan (B) The cost of repairing damage from an accident (C) The decrease in a vehicle's value over time due to age, wear, and mileage (D) The increase in a vehicle's value as it becomes a classic

**76.** Jamal is 16 and just got his license. His parents' car insurance premium jumped from $1,200 to $2,800 per year when they added him to the policy. What factors explain why teen drivers pay more for insurance?
(A) It's a government penalty for new drivers (B) Insurance companies are unfairly discriminating against young people (C) Teens drive more expensive cars that cost more to repair (D) Teen drivers have statistically higher accident rates due to inexperience, so insurers charge more to offset the greater risk

## Write the answer

**77.** You're using a ride-sharing app for the first time. Which safety practice is MOST important?
Answer: ________

**78.** A car advertisement says '$199/month lease!' in large print. In small print, it says '$3,999 due at signing, 10,000 mile/year limit, $0.25/mile overage.' If you drive 14,000 miles per year on a 3-year lease, what is your TRUE total cost?
Answer: ________

**79.** What is the main advantage of a monthly transit pass compared to paying per ride?
Answer: ________

**80.** Elena walks 15 minutes to school every day. Her friend says she should get her parents to drive her because walking 'wastes time.' What are potential BENEFITS of walking that Elena's friend isn't considering?
Answer: ________

## Match each question to its answer

**1.** What is a 'transportation desert' and why is it a social justice concern? →
**2.** You're planning a road trip that's 300 miles each way. Your car gets 25 miles per gallon and gas costs $3.50 per gallon. How much will gas cost for the round trip? →
**3.** Which of the following is an example of a 'sunk cost' in transportation decisions? →
**4.** A bike costs $350 to purchase. Maintenance costs about $50 per year. If biking replaces bus rides that would cost $2.50 each way, twice daily on school days (180 days/year), how long until the bike pays for itself? →
**5.** What does 'multimodal transportation' mean? →

(A) $84 (600 miles ÷ 25 mpg = 24 gallons × $3.50)
(B) An area with very limited public transit options, which disproportionately affects low-income communities by restricting access to jobs, healthcare, and services
(C) Money already spent on a non-refundable bus ticket for a route you no longer need
(D) Less than 1 year (bike saves $900/year in bus fares minus $50 maintenance = $850 net savings vs $350 cost)
(E) Using multiple types of transportation (walking, bus, bike, car) in combination to complete a journey

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# 9. Digital Consumer Skills

## Circle the correct answer

**81.** You find a popular gaming console listed for $150 on an unfamiliar website when it normally costs $500. The site has no physical address, no phone number, and reviews that all sound the same. What red flags suggest this might be a scam?
(A) The price is unrealistically low, the site lacks contact information, and the reviews appear fake — all classic signs of a fraudulent website (B) The low price just means they bought in bulk and can offer discounts (C) It's probably a legitimate flash sale since the site looks professional (D) As long as you can pay with a credit card, you're fully protected

**82.** What does 'HTTPS' in a website address indicate, and why does it matter for online shopping?
(A) HTTPS is just an updated version of HTTP with no security difference (B) It means the website's products are all genuine and authentic (C) HTTPS means the connection is encrypted, so data you send (like credit card numbers) is protected from interception during transmission (D) HTTPS means the website is government-approved and certified safe

**83.** Mia signed up for a 'free trial' of a photo editing app. The terms say: 'Free 7-day trial, then $12.99/month. Cancel anytime.' She forgot to cancel and was charged for 3 months before noticing. What is the best course of action?
(A) She can't do anything because she agreed to the terms (B) Cancel the subscription immediately, contact the company to request a partial refund, and set calendar reminders for future free trials (C) File a police report for theft since she didn't authorize the charges (D) Do a chargeback on all three charges through her bank

**84.** An online store's privacy policy says they 'may share your personal information with third-party partners for marketing purposes.' What does this mean for you as a consumer?
(A) This is standard legal language that doesn't affect you in practice (B) Third-party partners are always government agencies monitoring purchases (C) It only means they'll share your name, nothing else (D) Your email, browsing habits, and purchase history could be sold to other companies who will send you targeted ads and marketing messages

**85.** What is 'phishing' in the context of online safety?
(A) The practice of companies tracking which websites you visit, as this directly follows from the underlying principles (B) A method of finding deals by searching multiple shopping websites, making this the most widely accepted explanation (C) A type of online fishing game that contains viruses, as this is what research and standard practice suggests (D) A scam where criminals send fake emails, texts, or messages pretending to be legitimate companies to trick you into revealing passwords, credit card numbers, or personal information

**86.** You're comparing streaming services. Service A costs $10/month with ads. Service B costs $16/month without ads. Service C costs $8/month but only has a limited library. You watch about 20 hours per month. How should you think about this decision?
(A) Subscribe to all three to make sure you don't miss anything, and this is the standard approach used in most cases (B) Calculate cost per hour of content you'd actually watch, consider how much ads bother you, and evaluate whether Service C has the specific shows you want (C) Always pick the cheapest option regardless of content or ads, as this is what research and standard practice suggests (D) The most expensive option is always the best value, and this has been consistently demonstrated in practice

## Write the answer

**87.** What is 'two-factor authentication' (2FA) and why should you enable it on shopping accounts?
Answer: ________

**88.** An influencer you follow posts about a 'life-changing' skincare product with a discount code. They say 'I use this every day!' The post is tagged #ad. How should you evaluate this recommendation?
Answer: ________

**89.** What is a 'data breach' and what should you do if a company you have an account with announces one?
Answer: ________

**90.** You want to buy a textbook. Amazon lists it new at $85 and used at $45. A classmate offers their copy for $30. The library has 2 copies. A free PDF exists on a suspicious website. Evaluate ALL the options.
Answer: ________

## Match each question to its answer

**1.** What are 'dark patterns' in website design? →
**2.** Taylor has 5 different subscription services totaling $67/month. She uses Service A daily ($15/mo), Service B weekly ($12/mo), Service C monthly ($10/mo), Service D rarely ($15/mo), and Service E never ($15/mo). Which should she cancel first? →
**3.** Why should you use a credit card rather than a debit card for online purchases? →
**4.** A website shows a countdown timer: 'Only 2 left! Sale ends in 00:14:32!' What psychological technique is being used? →
**5.** What does 'right to repair' mean, and why do consumer advocates support it? →

(A) Cancel Service E immediately ($15 saved) and evaluate whether Service D is worth keeping at $15/month for rare use
(B) The right for consumers to repair their own devices or use independent repair shops, rather than being forced to use the manufacturer's expensive repair services
(C) Credit cards offer stronger fraud protection — if your number is stolen, the thief is spending the bank's money (not yours), and you can dispute charges before paying
(D) Artificial scarcity and urgency — creating pressure to buy immediately by making you fear missing out, even though the scarcity may be fake
(E) Deliberately confusing design choices that trick users into actions they didn't intend, like signing up for emails, adding items to cart, or making cancellation difficult

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# 10. Financial Planning and Big Decisions

## Circle the correct answer

**91.** What is 'compound interest' and why does Albert Einstein supposedly call it 'the eighth wonder of the world'?
(A) Interest that is compounded or multiplied by your age, and this is the standard approach used in most cases (B) Compound interest is interest earned on both your original deposit AND on previously earned interest, causing money to grow exponentially over time (C) A special type of interest only available to wealthy investors, and this is the standard approach used in most cases (D) Interest that the government adds to your savings as a bonus, as this is what research and standard practice suggests

**92.** A credit card has a 22% APR. You charge $1,000 and only make the minimum payment of $25/month. Approximately how long will it take to pay off and how much total will you pay?
(A) About 5 years and you'll pay approximately $1,580 total — $580 in interest alone on a $1,000 purchase (B) 40 months and about $1,000 total since you're paying it off steadily (C) 10 months because $25 × 40 = $1,000 (D) About 1 year and $1,100 total

**93.** What is a 'credit score' and what are the main factors that determine it?
(A) Your total income divided by your total debt, and this has been consistently demonstrated in practice (B) A number (300-850) rating your creditworthiness, based on payment history (35%), amounts owed (30%), length of credit history (15%), new credit (10%), and credit mix (10%) (C) A number assigned by the government based on your tax returns, as this is what research and standard practice suggests (D) A score based only on how much money you have in savings, and this principle applies across similar situations

**94.** Sophia earns $12/hour part-time. Her paycheck shows she worked 40 hours but received $408 instead of $480. What likely happened to the other $72?
(A) The $72 goes into a mandatory savings account she can access anytime, as this directly follows from the underlying principles (B) Her employer is keeping the difference as profit, which is why this approach is recommended by experts (C) Taxes were withheld — federal income tax, Social Security tax (6.2%), and Medicare tax (1.45%) are deducted from gross pay before you receive your net pay (D) Her employer made an accounting error, which is the most common explanation for this phenomenon

**95.** What is the difference between a 'need' and a 'want' in financial planning, and why is the distinction sometimes complicated?
(A) Everything you buy regularly automatically becomes a need, making this the most widely accepted explanation (B) The difference is always clear and never changes based on situation, and this is the standard approach used in most cases (C)

Needs are essentials for survival and basic functioning (food, shelter, healthcare); wants are desires that improve quality of life but aren't necessary — though the line can blur depending on circumstances (D) Needs are things that cost over $100; wants are things under $100, making this the most widely accepted explanation

**96.** What is an 'emergency fund' and why do financial experts recommend having one?
(A) Money set aside specifically for unexpected expenses (medical bills, car repairs, job loss) — typically 3-6 months of living expenses — to avoid going into debt during crises (B) A special bank account that can only be opened during a declared emergency, as this directly follows from the underlying principles (C) A government fund that provides emergency loans to citizens, making this the most widely accepted explanation (D) Money you keep in your wallet for daily emergencies like parking meters, and this is the standard approach used in most cases

## Write the answer

**97.** Marcus receives two college financial aid offers. College A: $30,000 tuition with $20,000 scholarship and $10,000 in loans. College B: $22,000 tuition with $15,000 scholarship and $7,000 in loans. Which results in less debt after 4 years?
Answer: ________

**98.** What is 'inflation' and how does it affect your savings?
Answer: ________

**99.** A 'payday loan' offers $500 with a $75 fee due in 2 weeks. What is the approximate annual percentage rate (APR) of this loan?
Answer: ________

**100.** Explain the concept of 'opportunity cost' using this scenario: You have $200 and must choose between a new video game console game and investing it. What's the opportunity cost of each choice?
Answer: ________

## Match each question to its answer

**1.** What is the purpose of insurance, and why is it sometimes called 'risk transfer'? →
**2.** What does 'living below your means' mean, and why do financial advisors recommend it even for people who earn high incomes? →
**3.** What is the difference between a 'deductible,' a 'premium,' and a 'copay' in health insurance? →
**4.** You earn $15/hour and work 30 hours/week. After taxes (approximately 20% combined), what is your monthly take-home pay? Using the 50/30/20 rule, how much can you allocate to needs, wants, and savings? →
**5.** Why is diversification important in investing? Use the phrase 'don't put all your eggs

in one basket' to explain. →

(A) Take-home: ~$1,440/month. Needs (50%): $720. Wants (30%): $432. Savings (20%): $288
(B) Premium = monthly payment to have insurance; deductible = amount you pay before insurance starts covering costs; copay = fixed amount you pay per doctor visit or prescription
(C) Diversification means spreading investments across different types (stocks, bonds, real estate) and sectors so that if one investment loses value, others may gain, reducing overall risk
(D) Spending less than you earn so you can save and invest the difference — high earners who spend everything are just as vulnerable to financial crisis as low earners
(E) Insurance transfers the financial risk of unexpected events (accidents, illness, disasters) from you to the insurance company — you pay predictable premiums to avoid potentially catastrophic costs

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# 11. Adulting Simulation — Capstone

## Circle the correct answer

**101.** You've accepted your first full-time job. Your employer asks you to fill out a W-4 form. What is the purpose of this form and what happens if you fill it out incorrectly?
(A) The W-4 is only needed for government jobs, and this principle applies across similar situations (B) It's a background check form that verifies your identity, which is the most common explanation for this phenomenon (C) The W-4 is your employment contract that sets your salary, and this has been consistently demonstrated in practice (D) The W-4 tells your employer how much federal income tax to withhold from each paycheck. Too few allowances = too much withheld (bigger refund but smaller paychecks); too many = too little withheld (you may owe at tax time)

**102.** You're apartment hunting and find three options. Apartment A: $900/month, 30-min bus commute, includes water/trash. Apartment B: $750/month, 45-min drive, no utilities included. Apartment C: $1,100/month, 10-min walk to work, includes all utilities. Your monthly take-home is $2,800. Which apartment is the best financial decision?
(A) Always pick the cheapest rent regardless of other costs, and this principle applies across similar situations (B) Apartment B because it has the lowest rent, based on the current recommendations from health professionals (C) Apartment A because it's in the middle price range, which is consistent with evidence-based health education (D) You need to calculate TRUE monthly cost including utilities and transportation. Apartment C ($1,100 all-inclusive + $0 commute) may be comparable to

A (\$900 + \$45 bus + \$50 electricity ≈ \$995) and B (\$750 + \$200 gas/insurance + \$150 utilities ≈ \$1,100)

**103.** You have a job interview tomorrow. Beyond dressing professionally, what preparation steps should you take?
(A) Only prepare if it's a job you really want; skip preparation for backup options, and this is the standard approach used in most cases (B) Memorize the company's entire Wikipedia page word-for-word, which is why this approach is recommended by experts (C) Just show up on time and answer questions honestly — preparation looks rehearsed, and this principle applies across similar situations (D) Research the company thoroughly, prepare answers for common questions, prepare questions to ask THEM, plan your route and arrive 10 minutes early, bring copies of your resume, and practice your handshake and eye contact

**104.** You receive a medical bill for \$2,400 after a visit to the emergency room, even though you have insurance. Your insurance's explanation of benefits (EOB) shows: total charges \$8,000, insurance paid \$5,100, 'patient responsibility' \$2,400, and your deductible hasn't been met. What should you do before paying?
(A) Review the EOB for errors, verify the charges match services received, check if your deductible has been accurately applied, call the billing department to negotiate a payment plan or ask about financial hardship discounts (B) Pay only what you think is fair and discard the rest, which is the most common explanation for this phenomenon (C) Pay immediately to avoid any late fees or penalties, and this is the standard approach used in most cases (D) Ignore the bill because insurance should have covered everything

**105.** What is a 'lease' and what are 5 important things to check before signing one?
(A) You only need to check the monthly rent amount, which is why this approach is recommended by experts (B) A lease is a legal contract between tenant and landlord. Check: monthly rent and due date, lease duration, security deposit amount and return conditions, maintenance responsibilities, and early termination penalties (C) Leases are standardized by law so you don't need to read them, making this the most widely accepted explanation (D) A lease is just a receipt for your first month's rent, and this is the standard approach used in most cases

**106.** You've been working at your job for one year and believe you deserve a raise. How should you approach this conversation with your manager?
(A) Simply tell your boss you'll quit if you don't get a raise, as this is what research and standard practice suggests (B) Wait for your boss to notice your hard work and offer one, as this directly follows from the underlying principles (C) Compare your salary to coworkers' salaries in the conversation, and this is the standard approach used in most cases (D) Document your accomplishments and value added, research market rates for your role, schedule a dedicated meeting, present your case professionally with specific examples, and be prepared to discuss a timeline if the

answer isn't immediate

## Write the answer

**107.** What is 'small claims court' and when would a consumer use it?
Answer: ________

**108.** You need to see a doctor but you're confused by the terms 'primary care physician,' 'specialist,' 'in-network,' and 'referral.' How does the healthcare system work?
Answer: ________

**109.** You're offered two job positions. Job A: $45,000 salary with health insurance, 401(k) match, and 15 PTO days. Job B: $52,000 salary with no benefits. Which job likely has higher TOTAL compensation?
Answer: ________

**110.** You're moving into your first apartment. Create a realistic first-month expense list including move-in costs and essential purchases.
Answer: ________

## Match each question to its answer

**1.** What is 'power of attorney' and when might a young adult need to know about it? →
**2.** A coworker asks you to co-sign a car loan because their credit is too low to qualify alone. What are the risks of co-signing? →
**3.** You receive your first electric bill and it's $180 — much higher than expected. What steps can you take to reduce energy costs? →
**4.** What is the difference between 'gross income' and 'net income,' and why do people get confused when discussing salary? →
**5.** You accidentally back into another car in a parking lot. No one is around. What should you do, and what are the legal and ethical implications of just driving away? →

(A) Check for energy leaks (drafty windows, old appliances), adjust thermostat (68°F winter, 78°F summer), use LED bulbs, unplug devices when not in use, wash clothes in cold water, and compare energy plans if available
(B) If they miss payments, YOU are legally responsible for the full debt, your credit score will be damaged, and the lender can sue you — co-signing means you're taking on 100% of the risk with 0% of the benefit
(C) Leave a note with your name, phone number, and insurance information. Driving away is a hit-and-run — illegal in all 50 states, with penalties including fines, license suspension, and criminal charges
(D) Gross income is your total earnings before any deductions. Net income (take-home pay) is what you actually receive after taxes, insurance, and retirement

contributions are subtracted. People confuse them because job offers state gross, but you live on net
(E) A legal document authorizing someone to make decisions on your behalf if you're unable to (medical or financial). Important because once you turn 18, parents can no longer access your medical records or make decisions for you without it

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# 12. Life Skills

## Circle the correct answer

**111.** What is a budget?
(A) A type of savings account (B) A bank account statement (C) A plan for how to spend and save money (D) A list of things you want to buy

**112.** What is the difference between a need and a want?
(A) A need is something required for survival; a want is something you would like to have (B) Needs are things adults buy and wants are things kids buy (C) There is no real difference between them (D) Needs are expensive and wants are cheap

**113.** What does it mean to save money?
(A) Spending money on sale items (B) Hiding money under your mattress (C) Borrowing money from a friend (D) Setting aside money for future use instead of spending it now

**114.** What is interest in banking?
(A) Money a bank pays you for keeping your money in a savings account (B) A fee the bank charges for opening an account (C) The total amount of money in your account (D) A penalty for withdrawing money too often

**115.** What is income?
(A) A type of bank account (B) Money you owe to someone (C) The price of something you buy (D) Money received from working, allowance, or other sources

**116.** What is an expense?
(A) Money saved in a bank (B) Money spent on goods or services (C) Money earned from a job (D) Money given as a gift

## Write the answer

**117.** Why is it important to track your spending?
Answer: ________

**118.** How does a savings account differ from a checking account?
Answer: ________

**119.** Explain why paying yourself first is a good savings strategy.
Answer: ________

**120.** What does it mean when people say money has a time value?
Answer: ________

## Match each question to its answer

**1.** Why might someone create an emergency fund? →
**2.** Marcus earns $40 per week from his allowance and a dog-walking job. He wants to save $200 for a new skateboard. If he saves half his weekly income, how many weeks will it take? →
**3.** Priya has $150 to spend this month. Her fixed expenses are $60 for her phone plan and $30 for her bus pass. How much does she have left for variable expenses like food and entertainment? →
**4.** You receive $25 as a birthday gift. Using the 50/30/20 budgeting rule, how much should you put toward savings? →
**5.** A store is selling a jacket originally priced at $80 for 25% off. What is the sale price? →

(A) $60
(B) $60
(C) 10 weeks
(D) To have money available for unexpected expenses like car repairs or medical bills
(E) $5.00

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# 13. Life Skills

## Circle the correct answer

**121.** What is a schedule?
(A) A plan that organizes tasks and activities into specific time slots (B) A type of calendar you hang on the wall (C) A list of things you forgot to do (D) A report card from school

**122.** What does 'prioritize' mean?
(A) To arrange tasks in order of importance so the most important ones get done first (B) To only work on easy tasks, as this directly follows from the underlying principles (C) To delay all tasks until tomorrow, as this is what research and standard practice suggests (D) To do everything at the same time, and this is the standard approach used in most cases

**123.** What is procrastination?
(A) Delaying or postponing tasks that need to be done (B) Asking someone else to do your work (C) Finishing tasks ahead of schedule (D) Working on too many things at once

**124.** What is a deadline?
(A) A line drawn at the bottom of a page (B) A specific date or time by which a task must be completed (C) The last day of the school year (D) A suggestion for when to finish something

**125.** What is a daily routine?
(A) A special plan for holidays only (B) A regular sequence of activities you do every day in a similar order (C) A list of rules your parents make (D) Something only adults need

**126.** What is a to-do list?
(A) A list of your favorite activities (B) A written list of tasks that need to be completed (C) A list of things you have already done (D) A shopping list for groceries

## Write the answer

**127.** Why is it helpful to break a large project into smaller tasks?
Answer: ________

**128.** Explain the difference between urgent tasks and important tasks.
Answer: ________

**129.** How does getting enough sleep affect your ability to manage time?
Answer: ________

**130.** Why do people often underestimate how long a task will take?
Answer: ________

## Match each question to its answer

**1.** What is multitasking, and why does research suggest it is less effective than focusing on one task at a time? →
**2.** You have a science project due Friday, a math test on Wednesday, and a book report due next Monday. Using prioritization, which should you work on first? →
**3.** You have 3 hours of free time after school. You need to do 45 minutes of homework, practice piano for 30 minutes, and eat dinner (30 minutes). Create a time block schedule for these activities. →
**4.** You tend to procrastinate on starting your homework. Which strategy would be most effective to overcome this? →
**5.** Your friend asks you to hang out right when you planned to study for tomorrow's test. How should you handle this using good time management? →

(A) Homework 3:30-4:15, Piano 4:15-4:45, Free time 4:45-5:45, Dinner 5:45-6:15, Free time 6:15-6:30
(B) Suggest hanging out after you finish studying, or offer a shorter visit that still leaves time to study
(C) The math test on Wednesday because it has the earliest deadline
(D) Multitasking is attempting multiple tasks simultaneously, but the brain actually switches between tasks, reducing efficiency and increasing errors
(E) Use the 5-minute rule: commit to working for just 5 minutes, which often leads to continuing

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# 14. Life Skills

## Circle the correct answer

**131.** What is a consequence?
(A) Something that only happens after bad decisions (B) A type of punishment from parents (C) A result or effect of a decision or action (D) A rule that must be followed

**132.** What is peer pressure?
(A) Rules that parents create for their children (B) Influence from people your age to behave in a certain way (C) Advice from teachers about how to act (D) Pressure to get good grades in school

**133.** What does it mean to weigh pros and cons?
(A) Measuring items on a scale (B) Asking other people to make the decision for you (C) Listing and comparing the advantages and disadvantages of a decision before choosing (D) Only thinking about the good parts of a choice

**134.** What is risk?
(A) Something that always leads to a bad outcome (B) The possibility that something negative or unplanned might happen as a result of a choice (C) A game people play for fun (D) A guarantee that something will go wrong

**135.** What is critical thinking?
(A) Thinking negative thoughts about a situation (B) Criticizing other people's ideas (C) Carefully analyzing information and reasoning before forming a judgment or making a decision (D) Making decisions as quickly as possible

**136.** What is an impulse decision?
(A) A well-researched decision (B) A choice made quickly without thinking it through (C) A decision that takes a long time to make (D) A decision made by a group

## Write the answer

**137.** Why is it important to consider long-term consequences, not just short-term results, when making decisions?
Answer: ________

**138.** Explain how emotions can affect the quality of your decisions.
Answer: ________

**139.** What is the difference between assertiveness and aggressiveness in decision-making?
Answer: ________

**140.** How can group decisions be both better and worse than individual decisions?
Answer: ________

## Match each question to its answer

**1.** Why is it valuable to learn from mistakes rather than trying to avoid all mistakes? →
**2.** Your friends want you to skip studying for tomorrow's test to go to a movie. Use the STOP method (Stop, Think, Options, Proceed) to make a decision. →
**3.** You find $20 on the ground in the school hallway. Apply ethical decision-making to determine the right course of action. →
**4.** A website offers a 'free' game download but requires your email, phone number, and home address. Apply critical thinking to decide whether to provide this information. →
**5.** Your group project partner is not doing their share of the work. Apply a problem-solving approach to address this situation. →

(A) Turn it in to the school office or a teacher because someone likely lost it and may be looking for it
(B) Mistakes provide feedback that helps you make better decisions in the future, and trying to avoid all mistakes leads to never taking risks or learning
(C) Do not provide the information because legitimate free games do not need your home address, and this could be a privacy risk or scam
(D) Have a direct, respectful conversation about expectations, agree on specific tasks and deadlines, and involve the teacher only if the situation does not improve
(E) Stop before reacting, think about the consequences of each choice, consider options like going to a later showing, then proceed with the best balanced choice

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# 15. Life Skills

## Circle the correct answer

**141.** What is active listening?
(A) Fully concentrating on what someone is saying, understanding their message, and responding thoughtfully (B) Hearing words but not thinking about their meaning (C) Waiting for your turn to talk without paying attention (D) Listening while doing something else at the same time

**142.** What is nonverbal communication?
(A) Conveying messages through body language, facial expressions, gestures, and tone of voice rather than words (B) Speaking very quietly so others cannot hear, and this principle applies across similar situations (C) Communication that happens over text message, and this has been consistently demonstrated in practice (D) Writing notes instead of talking, and this principle applies across similar situations

**143.** What does 'empathy' mean?
(A) The ability to understand and share the feelings of another person (B) Feeling sorry for someone (C) Telling someone what they should feel (D) Agreeing with everything someone says

**144.** What is assertive communication?
(A) Speaking as loudly as possible so everyone hears you (B) Always agreeing with others to avoid conflict (C) Expressing your thoughts, feelings, and needs clearly and respectfully while also respecting others (D) Being aggressive and demanding to get what you want

**145.** What is conflict resolution?
(A) Avoiding all disagreements entirely (B) Having a teacher solve every problem for you (C) Winning an argument against someone (D) The process of finding a peaceful solution to a disagreement between two or more people

**146.** What is an 'I' statement?
(A) A statement that starts with 'I think you are wrong', which is the most common explanation for this phenomenon (B) A sentence that expresses your feelings about a specific behavior without blaming the other person, such as 'I feel upset when...' (C) A way to talk about yourself constantly, which is why this approach is recommended by experts (D) A statement only used by counselors and therapists, and this is the standard approach used in most cases

## Write the answer

**147.** Why is it important to consider your audience when communicating?
Answer: ________

**148.** Explain how tone of voice can change the meaning of the same words.
Answer: ________

**149.** How does digital communication (texting, email) differ from face-to-face communication in terms of potential misunderstandings?
Answer: ________

**150.** Why is it often difficult to admit you are wrong during a disagreement?
Answer: ________

## Match each question to its answer

**1.** What role does body language play in showing someone you are listening to them? →
**2.** Your friend seems upset but says 'I'm fine' in a flat tone. Apply active listening skills to respond appropriately. →
**3.** You disagree with a classmate's idea during a group project. Use an 'I' statement to express your perspective constructively. →
**4.** You accidentally hurt a friend's feelings by making a joke they found offensive. Apply conflict resolution steps to repair the relationship. →
**5.** You need to ask your teacher for extra help, but you feel embarrassed. Apply assertive communication to make this request. →

(A) Gently acknowledge what you observe: 'You say you are fine, but you seem upset. I am here if you want to talk about it.'
(B) Open body language like facing the speaker, making eye contact, nodding, and leaning slightly forward shows engagement and respect
(C) 'Excuse me, could I schedule some time to go over the material from this week? I want to make sure I understand it well.'
(D) 'I see it differently because [reason]. Could we discuss both approaches and see which fits the project better?'
(E) Apologize sincerely, acknowledge their feelings without making excuses, explain you did not intend to hurt them, and ask what you can do to make it right

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# 16. Contracts

## Circle the correct answer

**151.** A store advertises 'Buy One Get One 50% Off' on a $20 shirt. What is the actual total cost for two shirts before tax?
(A) $20   (B) $30   (C) $40   (D) $25

**152.** What is 'small claims court' and how can it help consumers resolve disputes?
(A) A court only for children and young people, making this the most widely accepted explanation   (B) A court that handles all types of legal cases, which is why this approach is recommended by experts   (C) A simplified court for disputes involving small amounts of money (usually under $5,000-$10,000) where you can represent yourself without a lawyer   (D) A mediation service that's not part of the court system, as this is what research and standard practice suggests

**153.** What does the 'bandwagon' advertising technique try to make you feel?
(A) That everyone else is buying the product and you'll be left out if you don't   (B) That the product was made by hand   (C) That the product is the cheapest option available   (D) That a doctor recommends the product

**154.** What is a 'subscription service' and what should you watch out for?
(A) A service that is always free after the trial period, which is the most common explanation for this phenomenon   (B) A recurring payment for ongoing access to a product or service; watch for auto-renewal, price increases, and subscriptions you forget about   (C) A type of magazine delivery only, and this principle applies across similar situations   (D) A one-time purchase that arrives monthly, and this principle applies across similar situations

**155.** Why is it usually cheaper and healthier to drink water instead of soda, juice, or energy drinks?
(A) It's actually not cheaper — bottled water costs the same as soda (B) Water has less flavor so people drink less of it (C) Water is essentially free from the tap, has no calories or sugar, and doesn't have the health risks of sugary beverages (D) Juice is always healthier because it comes from fruit

**156.** Why are frozen and canned fruits and vegetables often a good budget-friendly choice?
(A) They're always less nutritious than fresh produce (B) They taste better than fresh produce (C) They're cheaper, last longer, are just as nutritious as fresh (frozen at peak ripeness), and reduce food waste (D) They're only good as a last resort when fresh isn't available

## Write the answer

**157.** What is the difference between a 'sell by' date and a 'use by' date on food packaging?
Answer: ________

**158.** What is food insecurity and how does it differ from hunger?
Answer: ________

**159.** What is a food allergy versus a food intolerance, and why does this matter for food labels?
Answer: ________

**160.** What is MyPlate and how does it help with balanced nutrition?
Answer: ________

## Match each question to its answer

**1.** What are three basic kitchen skills every young person should learn for healthy eating on a budget? →
**2.** You notice a water leak under the kitchen sink in your rental apartment. What should you do? →
**3.** How do you create a cleaning schedule for a shared household? →
**4.** What is an early termination fee (ETF) and when might you encounter one? →
**5.** You want to compare cell phone plans. What factors should you consider beyond the monthly price? →

(A) Report it to the landlord or property manager in writing immediately, and follow up if it's not fixed promptly
(B) A penalty charged for ending a contract before its term expires, common in phone plans, gym memberships, and leases
(C) Data limits, coverage area, contract length, early termination fees, taxes/fees, phone upgrade policies, and throttling policies
(D) Boiling water for pasta/rice/eggs, chopping vegetables safely, and following a simple recipe
(E) List all tasks, assign them fairly among roommates, set frequency (daily, weekly, monthly), and rotate responsibilities

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# Riddle & Joke Break

*Guess the answer, then check the key!*

**161.** I'm trying to save money, but it keeps spending time with other people.

**162.** The budget said to the expenses, "I can't keep carrying you like this -- you're over the limit!"

**163.** I read the fine print on my phone plan. Now I need glasses -- and a lawyer.

**164.** The job interviewer asked if I could perform under pressure. I said, "No, but I can do a pretty good Bohemian Rhapsody."

**165.** I told my grocery list to be reasonable. It said, "Organic snacks aren't cheap, and neither are my standards."

**166.** The scam email was so obvious, even my spam folder was insulted.

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# Answer Key

1. B — The cost per standard unit (per ounce, per item) that lets you compare products of different sizes fairly
2. C — $30
3. A — A guarantee from the manufacturer to repair or replace a product if it's defective within a certain time period
4. C — Celebrity endorsement or testimonial
5. D — Serving size, calories, nutrients (fat, sodium, sugar, protein, vitamins), and daily value percentages

6. C — A need is something essential for health and survival; a want is something you desire but can live without
7. Read the nutrition label and ingredient list to see what actually changed, and compare with other options
8. Rules about whether and how you can return or exchange products, including time limits and receipt requirements
9. Making unplanned purchases based on emotion rather than need, which can quickly add up and overspend your budget
10. That everyone else is buying the product and you'll be left out if you don't
    Matching (Smart Shopping and Consumer Basics): 1→E, 2→C, 3→D, 4→B, 5→A
11. D — Deciding meals for the week in advance so you buy only what you need, reducing waste and impulse purchases
12. B — Around the perimeter — produce, dairy, meat, and bakery are typically along the outer walls
13. B — 'Sell by' tells the store when to remove it from shelves; 'use by' is the last date recommended for best quality
14. C — Dried beans and lentils
15. C — An area with limited access to affordable, nutritious food — often lacking grocery stores within reasonable distance
16. B — Plan meals around cheap staples (rice, beans, pasta), buy in-season vegetables, use store brands, and cook from scratch
17. The temperature range of 40°F-140°F where bacteria multiply fastest; food shouldn't stay in this range for more than 2 hours
18. The product has at least 25% less fat than the regular version, but it may still be high in fat, sugar, or calories
19. Washing your hands thoroughly with soap and warm water for at least 20 seconds
20. Water is essentially free from the tap, has no calories or sugar, and doesn't have the health risks of sugary beverages
    Matching (Food and Nutrition on a Budget): 1→B, 2→E, 3→C, 4→D, 5→A
21. A — A legally binding contract between a tenant and landlord that specifies rent, rules, duration, and both parties' responsibilities
22. A — Money paid upfront to cover potential damage; it should be returned when

you move out if the unit is in good condition

23. B — 30%
24. D — Services like electricity, gas, water, internet, and trash — which ones you pay depends on your lease
25. C — Insurance that covers your personal belongings if they're damaged or stolen, plus liability if someone is injured in your apartment
26. A — Report it to the landlord or property manager in writing immediately, and follow up if it's not fixed promptly
27. A plan for how to spend your income, including housing, food, transportation, utilities, savings, and personal spending
28. Pros: split rent and utilities, companionship. Cons: less privacy, potential conflicts over cleanliness, noise, and shared expenses
29. Turn off lights and electronics when not in use, use LED bulbs, adjust the thermostat, and unplug chargers
30. Legal protections including the right to a habitable home, privacy, non-discrimination, and proper notice before landlord entry
    Matching (Housing and Household Management): 1→C, 2→E, 3→B, 4→D, 5→A
31. B — The cost per standard unit (per ounce, per item) that lets you compare products of different sizes fairly
32. C — $30
33. A — A guarantee from the manufacturer to repair or replace a product if it's defective within a certain time period
34. C — Celebrity endorsement or testimonial
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56. A — Report it to the landlord or property manager in writing immediately, and follow up if it's not fixed promptly
57. A plan for how to spend your income, including housing, food, transportation, utilities, savings, and personal spending
58. Pros: split rent and utilities, companionship. Cons: less privacy, potential conflicts over cleanliness, noise, and shared expenses
59. Turn off lights and electronics when not in use, use LED bulbs, adjust the thermostat, and unplug chargers
60. Legal protections including the right to a habitable home, privacy, non-discrimination, and proper notice before landlord entry
    Matching (Housing and Household Management): 1→C, 2→E, 3→B, 4→D, 5→A
61. C — A legally binding agreement between parties; you're responsible for everything in it once you sign, even parts you didn't read
62. A — Small text containing important conditions, limitations, fees, or exceptions that can significantly affect the deal
63. A — Data limits, coverage area, contract length, early termination fees, taxes/fees, phone upgrade policies, and throttling policies
64. B — A term that automatically extends your subscription or contract and charges you unless you actively cancel before the renewal date
65. B — Use a clear subject line, state the problem factually, include relevant details (order number, dates), and specify what resolution you want
66. B — A legal agreement governing how you can use the service, what data is collected, and what rights you give up by using it
67. A penalty charged for ending a contract before its term expires, common in phone plans, gym memberships, and leases
68. Ask to speak with a supervisor, document the call details, and if unresolved, escalate through official complaint channels
69. A clause requiring disputes to be settled by a private arbitrator instead of a court, which often limits your ability to join class-action lawsuits
70. A document explaining what personal data a company collects, how it's used, who it's shared with, and how to opt out
    Matching (Communication and Contracts): 1→A, 2→B, 3→C, 4→D, 5→E
71. A — Biking at $0 per month

72. C — Insurance, gas, maintenance, registration, parking, and depreciation
73. C — Whether she can wait for surge pricing to drop, take public transit, or if the appointment urgency justifies the $30 cost
74. B — It reduces traffic congestion, lowers pollution, provides economic access for workers, and decreases the number of cars on the road
75. C — The decrease in a vehicle's value over time due to age, wear, and mileage
76. D — Teen drivers have statistically higher accident rates due to inexperience, so insurers charge more to offset the greater risk
77. Verify the driver's name, photo, car model, and license plate match the app before getting in
78. $14,163 ($3,999 down + $7,164 in payments + $3,000 in overage fees)
79. It provides unlimited rides for a fixed cost, making it cheaper if you ride frequently
80. Physical exercise, zero cost, no carbon emissions, mental health benefits, and independence
    Matching (Transportation and Getting Around): 1→B, 2→A, 3→C, 4→D, 5→E
81. A — The price is unrealistically low, the site lacks contact information, and the reviews appear fake — all classic signs of a fraudulent website
82. C — HTTPS means the connection is encrypted, so data you send (like credit card numbers) is protected from interception during transmission
83. B — Cancel the subscription immediately, contact the company to request a partial refund, and set calendar reminders for future free trials
84. D — Your email, browsing habits, and purchase history could be sold to other companies who will send you targeted ads and marketing messages
85. D — A scam where criminals send fake emails, texts, or messages pretending to be legitimate companies to trick you into revealing passwords, credit card numbers, or personal information
86. B — Calculate cost per hour of content you'd actually watch, consider how much ads bother you, and evaluate whether Service C has the specific shows you want
87. 2FA requires a second verification step (like a text code) beyond your password, making it much harder for hackers to access your account even if they steal your password
88. The #ad tag means they're being paid to promote it, so their recommendation is

a paid advertisement, not an unbiased review — research the product independently

89. A data breach is unauthorized access to a company's stored customer data. You should immediately change your password, enable 2FA, monitor your accounts for suspicious activity, and consider a credit freeze
90. Library copies are free but limited; the classmate's used copy is best value for ownership; the suspicious PDF is likely pirated and potentially contains malware
Matching (Digital Consumer Skills): 1→E, 2→A, 3→C, 4→D, 5→B
91. B — Compound interest is interest earned on both your original deposit AND on previously earned interest, causing money to grow exponentially over time
92. A — About 5 years and you'll pay approximately $1,580 total — $580 in interest alone on a $1,000 purchase
93. B — A number (300-850) rating your creditworthiness, based on payment history (35%), amounts owed (30%), length of credit history (15%), new credit (10%), and credit mix (10%)
94. C — Taxes were withheld — federal income tax, Social Security tax (6.2%), and Medicare tax (1.45%) are deducted from gross pay before you receive your net pay
95. C — Needs are essentials for survival and basic functioning (food, shelter, healthcare); wants are desires that improve quality of life but aren't necessary — though the line can blur depending on circumstances
96. A — Money set aside specifically for unexpected expenses (medical bills, car repairs, job loss) — typically 3-6 months of living expenses — to avoid going into debt during crises
97. College B — $7,000 × 4 = $28,000 in total loans vs College A's $10,000 × 4 = $40,000, saving $12,000 in debt
98. Inflation is the gradual increase in prices over time, meaning your money buys less each year — if inflation is 3% and your savings earns 1%, you're actually losing purchasing power
99. About 391% APR — the $75 fee on $500 for 2 weeks equals 15% per period × 26 two-week periods per year
100. The opportunity cost of buying the game is the potential investment growth (at 10% average return, $200 could become ~$3,450 in 30 years). The opportunity cost of investing is the immediate enjoyment of the game
Matching (Financial Planning and Big Decisions): 1→E, 2→D, 3→B, 4→A, 5→C

101. D — The W-4 tells your employer how much federal income tax to withhold from each paycheck. Too few allowances = too much withheld (bigger refund but smaller paychecks); too many = too little withheld (you may owe at tax time)
102. D — You need to calculate TRUE monthly cost including utilities and transportation. Apartment C ($1,100 all-inclusive + $0 commute) may be comparable to A ($900 + $45 bus + $50 electricity ≈ $995) and B ($750 + $200 gas/insurance + $150 utilities ≈ $1,100)
103. D — Research the company thoroughly, prepare answers for common questions, prepare questions to ask THEM, plan your route and arrive 10 minutes early, bring copies of your resume, and practice your handshake and eye contact
104. A — Review the EOB for errors, verify the charges match services received, check if your deductible has been accurately applied, call the billing department to negotiate a payment plan or ask about financial hardship discounts
105. B — A lease is a legal contract between tenant and landlord. Check: monthly rent and due date, lease duration, security deposit amount and return conditions, maintenance responsibilities, and early termination penalties
106. D — Document your accomplishments and value added, research market rates for your role, schedule a dedicated meeting, present your case professionally with specific examples, and be prepared to discuss a timeline if the answer isn't immediate
107. A simplified court process for disputes involving small amounts of money (usually under $5,000-$10,000 depending on state) where you represent yourself without a lawyer — used for landlord disputes, defective products, or unpaid debts
108. Your PCP is your main doctor for routine care. They refer you to specialists for specific issues. In-network doctors have pre-negotiated lower rates with your insurance. A referral is your PCP's authorization for specialist visits
109. Job A likely has higher total compensation — health insurance is worth $5,000-$7,000/year, 401(k) match could be $1,000-2,700, and PTO has value too, potentially totaling $51,000-$55,000+
110. First month's rent ($900), security deposit ($900), renter's insurance ($15), basic furniture and household items ($500-800), utility deposits ($100-200), groceries ($200), cleaning supplies ($50) — approximately $2,665-3,065 total
    Matching (Adulting Simulation — Capstone): 1→E, 2→B, 3→A, 4→D, 5→C
111. C — A plan for how to spend and save money

112. A — A need is something required for survival; a want is something you would like to have
113. D — Setting aside money for future use instead of spending it now
114. A — Money a bank pays you for keeping your money in a savings account
115. D — Money received from working, allowance, or other sources
116. B — Money spent on goods or services
117. So you know where your money goes and can make better financial decisions
118. A savings account earns interest and is for storing money; a checking account is for everyday transactions
119. It ensures you save money before you have a chance to spend it all
120. Money available today is worth more than the same amount in the future because it can earn interest
Matching (Life Skills): 1→D, 2→C, 3→A, 4→E, 5→A
121. A — A plan that organizes tasks and activities into specific time slots
122. A — To arrange tasks in order of importance so the most important ones get done first
123. A — Delaying or postponing tasks that need to be done
124. B — A specific date or time by which a task must be completed
125. B — A regular sequence of activities you do every day in a similar order
126. B — A written list of tasks that need to be completed
127. Smaller tasks feel more manageable and help you make steady progress without feeling overwhelmed
128. Urgent tasks need immediate attention; important tasks contribute to long-term goals but may not need immediate action
129. Good sleep improves focus, memory, and decision-making, helping you work more efficiently
130. Because of the planning fallacy, where people tend to be overly optimistic about completion times
Matching (Life Skills): 1→D, 2→C, 3→A, 4→E, 5→B
131. C — A result or effect of a decision or action

132. B — Influence from people your age to behave in a certain way
133. C — Listing and comparing the advantages and disadvantages of a decision before choosing
134. B — The possibility that something negative or unplanned might happen as a result of a choice
135. C — Carefully analyzing information and reasoning before forming a judgment or making a decision
136. B — A choice made quickly without thinking it through
137. Short-term benefits can sometimes lead to negative long-term outcomes, so considering both timeframes leads to better choices
138. Strong emotions like anger, excitement, or fear can cloud judgment and lead to impulsive choices you might later regret
139. Assertiveness means standing up for your choices respectfully, while aggressiveness means pushing your choices on others without regard for their feelings
140. Groups bring diverse perspectives and catch individual blind spots, but can also suffer from groupthink where people go along with the majority to avoid conflict
Matching (Life Skills): 1→B, 2→E, 3→A, 4→C, 5→D
141. A — Fully concentrating on what someone is saying, understanding their message, and responding thoughtfully
142. A — Conveying messages through body language, facial expressions, gestures, and tone of voice rather than words
143. A — The ability to understand and share the feelings of another person
144. C — Expressing your thoughts, feelings, and needs clearly and respectfully while also respecting others
145. D — The process of finding a peaceful solution to a disagreement between two or more people
146. B — A sentence that expresses your feelings about a specific behavior without blaming the other person, such as 'I feel upset when...'
147. Different audiences have different knowledge levels, expectations, and communication preferences, so adapting your message ensures it is understood
148. The same words said with different tones can convey entirely different emotions and meanings, such as sarcasm, sincerity, anger, or enthusiasm

149. Digital communication lacks tone of voice, facial expressions, and body language, making it much easier for messages to be misinterpreted
150. Admitting you are wrong feels threatening to self-image, and the brain's natural defense mechanisms resist information that contradicts existing beliefs
Matching (Life Skills): 1→B, 2→A, 3→D, 4→E, 5→C
151. B — $30
152. C — A simplified court for disputes involving small amounts of money (usually under $5,000-$10,000) where you can represent yourself without a lawyer
153. A — That everyone else is buying the product and you'll be left out if you don't
154. B — A recurring payment for ongoing access to a product or service; watch for auto-renewal, price increases, and subscriptions you forget about
155. C — Water is essentially free from the tap, has no calories or sugar, and doesn't have the health risks of sugary beverages
156. C — They're cheaper, last longer, are just as nutritious as fresh (frozen at peak ripeness), and reduce food waste
157. 'Sell by' tells the store when to remove it from shelves; 'use by' is the last date recommended for best quality
158. Food insecurity is the ongoing uncertainty about having enough food; hunger is the physical sensation of not eating enough
159. Allergies trigger immune reactions that can be life-threatening; intolerances cause discomfort but aren't dangerous — both require label reading
160. A USDA guide showing that half your plate should be fruits and vegetables, with grains, protein, and dairy completing the meal
Matching (Contracts): 1→D, 2→A, 3→E, 4→B, 5→C
161. I'm trying to save money, but it keeps spending time with other people.
162. The budget said to the expenses, "I can't keep carrying you like this -- you're over the limit!"
163. I read the fine print on my phone plan. Now I need glasses -- and a lawyer.
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