1: Monthly Expenses

What do young people spend money on most? Check three options.

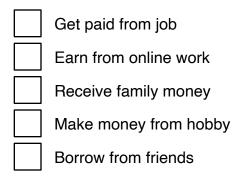


Food and drinks Transportation Entertainment Clothes and shoes Phone bills

Explain one of your choices:

2: Money Earning Methods

Rank these ways to make money from 1-5 (1 being most reliable)





Explain why your top choice is most reliable:

3: Money Habits

Sort these money habits into Helpful (H) or Harmful (H)





Never check balance

Save money weekly

Always owe money

Plan before spending

Forget to pay bills

Explain one of your choices:

Version 3: "Making Ends Meet" - Sample Answers

1: Monthly Expenses

Student might check:

- ✓ Food and drinks
- ✓ Transportation
- ✓ Phone bills

Sample explanation: "I chose 'food and drinks' because everyone needs to eat every day, and young people often buy coffee, snacks, and meals with friends. It's probably the biggest expense after rent."

2: Money Earning Methods (Ranked 1-5)

Sample ranking:

- 1. Get paid from job
- 2. Earn from online work
- 3. Make money from hobby
- 4. Receive family money
- 5. Borrow from friends

Sample explanation: "Get paid from job is most reliable because you have a contract and know exactly when and how much money you will receive. It's regular and you can plan your budget around it."

3: Money Habits (Helpful H / Harmful H)

Sample sorting:

- Never check balance (Harmful)
- Save money weekly (Helpful)
- Always owe money (Harmful)
- Plan before spending (Helpful)
- Forget to pay bills (Harmful)

Sample explanation: "I think 'plan before spending' is helpful because when you think about purchases first, you don't buy things you don't need. It helps you stick to your budget and avoid wasting money."