

## 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)

- ☐ Get paid from job
- ☐ Earn from online work
- ☐ Receive family money
- ☐ Make money from hobby
- ☐ Borrow from friends



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:

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## 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."

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