

Name:	Grade:		Date:
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Welcome, Money Explorer! Color a star each time you finish a section. Show your thinking for multi-step questions. Try to spot where saving earlier helps later goals!

Use adding, subtracting, estimating and smart choices to conquer these real-life money missions.

Income & Allowance

INCOME

- 1. Ella earns \$4 feeding pets and \$6 cleaning a shelf. What is her total earning today?
- 2. Jordan's weekly allowance is \$9. He earns \$3 extra doing yard work. Weekly total?
- 3. A goal is \$40. After 3 weeks Sam has saved \$12, \$7, and \$9. How much more is needed?
- 4. Mason earns \$5 on Monday and double that on Tuesday. What is his 2-day total?
- 5. A jar had \$15. You add \$4 coins and a \$10 bill. New total?

Spending & Change

SPEND SMART

6. You have \$25. You buy a book for \$11 and a snack for \$3. Money left?

- 7. A comic costs \$8. You pay with a \$20. Change back?
- 8. A store has a sign: "2 posters for \$18." If one poster alone is \$11, how much do you save buying the deal?
- 9. A toy is \$27 and a game \$34. What is the combined cost?
- 10. You start with \$48 and spend \$19. Later you find \$6. Final amount?

Money Tip: Compare "want" vs "need" before spending!

Savings Goals

SAVE

- 11. Goal \$60. Saved \$14, \$9, \$11. Still needed?
- 12. You save \$5 per week. After 7 weeks total saved?
- 13. To reach \$72 in 9 weeks, how much per week?
- 14. You plan to save \$8 weekly. After 5 weeks you have \$42. Did you exceed plan? (Yes/No)
- 15. Three friends save \$17, \$22, \$19 toward a \$75 goal. How much more?

Budget Adjustments

ADJUST

- 16. Party budget \$70: spent \$18 snacks, \$22 decorations, \$15 plates. Budget left?
- 17. You buy: markers \$9, notebook \$6, folder \$4, tax \$2. Total spent?
- 18. A gift card starts at \$60. Purchases of \$14 and \$23 are made. Remaining balance?

19. Field trip cost \$180. Collected \$48 + \$53 + \$32. Still needed?

20. A savings plan: Week 1 \$10, Week 2 +\$4, Week 3 -\$3 (mistake purchase), Week 4 +\$9. Total after 4 weeks?

Comparison & Reasoning

THINK

- 21. Which saves more: Saving \$4 for 10 weeks or \$5 for 8 weeks? (Write amount & which)
- 22. Two deals: Pack A \$18 for 6 items; Pack B \$28 for 10 items. Which has lower cost per item?
- 23. Estimate: \$19 + \$47 + \$31 is closest to (90 / 100 / 110)?
- 24. TRUE/FALSE: Spending less early helps a savings goal finish faster.
- 25. You need \$85. You plan \$9 each week. After 7 weeks do you have enough? (Yes/No)

Multi-Step Challenges CH

26. A bake sale earns \$42 cookies, \$37 muffins, \$29 lemonade. Costs were \$48. Net profit?

- 27. A pet rescue has \$250. Pays \$86 vet, \$47 food; later receives \$55 donation. Final balance?
- 28. You have four \$5 bills and eight \$1 coins totaling how much? Then spend \$17. Remainder?
- 29. A subscription costs \$96 yearly. If you save \$8 monthly, how many months to afford it?

31. Reflection: Which one money skill (saving / comparing / planning) are you
proud of today?

30. Explain in 5 words or fewer one advantage of tracking spending.

Reflection (#31) is open—no right or wrong answer.

Answer Key

- 1. 10
- 2.12
- 3. 12 (40-28)
- 4.15(5+10)
- 5. 29
- 6. 11
- 7.12
- 8. 4 (2×11=22; 22-18)
- 9.61
- 10. 35 (48-19+6)
- 11. 26 (60-(14+9+11))
- 12.35
- 13.8 (72÷9)
- 14. Yes (planned 40; have 42)
- 15. 17 (75-(17+22+19)=75-58)
- 16. 15 (70-(18+22+15)=70-55)
- 17, 21
- 18, 23
- 19. 47 (180-(48+53+32)=180-133)
- 20. 20 (10+14-3+9)
- 21. \$40 vs \$40 (tie) both save 40
- 22. Pack B (A=18/6=\$3; B=28/10=\$2.80)
- 23. 100 (exact 97)
- 24. True
- 25. No (9×7=63 < 85)
- 26. 60 (42+37+29=108; 108-48)
- 27. 172 (250-86-47=117; +55)
- 28. 4×5=20; +8=\$28; 28-17=11
- 29. 12 months (96÷8)
- 30. e.g. "Avoids wasting money"

Q31 Reflection - student answer varies (not scored). Colored stars: optional motivation tool.