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## MIDDLE SCHOOL (Grades 6–8)

### Purpose

To measure growth in budgeting, saving, consumer awareness, and education-to-income understanding.

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### PRE-ASSESSMENT

1. I understand how a budget works.  
☐ Yes ☐ Somewhat ☐ No
  2. Income means:  
☐ Money earned ☐ Money spent ☐ Money lost
  3. Saving money is important because:  
☐ Emergencies ☐ Goals ☐ Both
  4. Advertising can influence how people spend money.  
☐ True ☐ False
  5. Education can affect how much money you earn.  
☐ True ☐ False
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## POST-ASSESSMENT

1. A budget helps me:  
☐ Track income and expenses ☐ Spend randomly ☐ Avoid saving
2. One reason to save money is:  
☐ Emergencies ☐ Goals ☐ Both
3. Debit cards:  
☐ Use money you already have  
☐ Borrow money
4. One way to be a smart consumer is:  
☐ Compare prices ☐ Buy everything ☐ Ignore ads
5. I feel confident making money decisions.  
☐ Yes ☐ Somewhat ☐ No

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### Measurement Focus

- Budgeting skills
- Consumer awareness
- Financial confidence
- Understanding trade-offs