

FINANCIAL LITERACY WORKSHEET SETS (K-21)

HIGH SCHOOL (Grades 9–12)

Financial Empowerment, Credit & Real-World Readiness

1. What is **net income**?
 Pay before taxes
 Pay after taxes
2. List three common monthly expenses adults pay.

3. Why is it important to have a **budget** when living independently?

4. If you earn \$2,000 per month and your expenses are \$1,750, how much remains?
\$_____
5. What is **credit**?
 Free money
 Borrowed money that must be repaid
6. Name two things that can affect your **credit score**.

7. Why does a good credit score matter?

8. What is one risk of using credit irresponsibly?

9. How can education or career choices impact income?

10. What is one financial habit you want to build after high school?