

## FINANCIAL LITERACY WORKSHEET SETS (K–21)

---

**MIDDLE SCHOOL (Grades 6–8)****Smart Money Choices & Financial Independence**

1. What is **income**?  
☐ Money earned ☐ Money spent ☐ Money borrowed
2. List two ways a student might earn money.  

---
3. What is the purpose of a **budget**?  

---
4. If your monthly income is \$200 and your expenses are \$170, how much can you save?  
\$ \_\_\_\_\_
5. Which is a **smart spending habit**?  
☐ Buying immediately  
☐ Comparing prices
6. What is the difference between a **need** and a **want**?  

---
7. How can advertising influence spending decisions?  

---
8. Why is saving important even if you don't earn much money?  

---
9. True or False: Education and skills can affect how much money you earn.  
☐ True ☐ False
10. Name one financial goal you could set this year.