LESSON MAKER PRO

Money Choice Quest

Sort money choices and solve money plans.

GRADE 3 · TEKS 3.9.F

3.9.F "identify decisions involving income, spending, saving, credit, and charitable giving."

NAME _____ DATE _____

MONEY CHOICES

Money choices can be sorted by what happens to the money. Income is money you receive. Spending is using money to buy something, saving is keeping it for later, credit is borrowing money to pay back, and charitable giving is giving money to help people or a cause.

WORKED EXAMPLE

Noah earns $19. He saves $5 and gives $4 to an animal shelter. How much money is left to spend?

1. Start with $19.
2. Subtract the $5 he saves: $19 - $5 = $14.
3. Subtract the $4 he gives: $14 - $4 = $10.

Answer: $10 is left to spend.

PRACTICE 6 problems

1 Tara gets $9 for helping wash a car. She puts all of it in her piggy bank for later. Is this income, spending, saving, credit, or charitable giving?

ANSWER _____

2 Kai uses $3 to buy a pencil. Is this income, spending, saving, credit, or charitable giving?

ANSWER _____

3 Ava receives $12 for walking a neighbor's dog. Is this income, spending, saving, credit, or charitable giving?

ANSWER _____

4 Rory borrows $6 from an aunt and will pay it back next week. Is this income, spending, saving, credit, or charitable giving?

ANSWER _____

5 Eli donates $2 to help buy books for a classroom. Is this income, spending, saving, credit, or charitable giving?

ANSWER _____

6 Mina receives $16. She saves $7 and uses $3 to buy a snack. How much money is left?

ANSWER _____

APPLY IT Show your work

1 Sofia earns $27 by helping at a family yard sale. She spends $8 on a book and gives $6 to a food drive. She saves all the money left. How much does she save? Name the kind of each of the two other money choices.

WORK SPACE

ANSWER _____

2 Darius has $17 saved. A game costs $26. He borrows $9 from his cousin and promises to pay it back. What kind of money choice is borrowing? Does he have enough money to buy the game?

WORK SPACE

ANSWER _____

CHALLENGE One step up

Nia receives $34 for doing jobs at home. She spends $9 on art supplies and gives $7 to a charity. She splits the money left into two equal parts. She saves one part and keeps one part for later spending. How much does she save, and how much can she spend later? Explain with an equation.

WORK SPACE AND ANSWER

ANSWER KEY

Money Choice Quest

GRADE 3 · TEKS 3.9.F

PART 1 · PRACTICE

#	PROBLEM	ANSWER
1	Tara gets $9 for helping wash a car. She puts all of it in her piggy bank for later. Is this income, spending, saving, credit, or charitable giving?	**saving**
2	Kai uses $3 to buy a pencil. Is this income, spending, saving, credit, or charitable giving?	**spending**
3	Ava receives $12 for walking a neighbor's dog. Is this income, spending, saving, credit, or charitable giving?	**income**
4	Rory borrows $6 from an aunt and will pay it back next week. Is this income, spending, saving, credit, or charitable giving?	**credit**
5	Eli donates $2 to help buy books for a classroom. Is this income, spending, saving, credit, or charitable giving?	**charitable giving**
6	Mina receives $16. She saves $7 and uses $3 to buy a snack. How much money is left?	**$6**

PART 2 · APPLY IT

1. **She saves $13. Buying the book is spending, and giving to the food drive is charitable giving.** Subtract the book cost and donation from $27: $27 - $8 - $6 = $13. The book is spending, and the food drive donation is charitable giving.
2. **Borrowing is credit. Yes, he has exactly $26.** Add the saved money and borrowed money: $17 + $9 = $26. Borrowing money to pay back is credit.

CHALLENGE

She saves $9 and can spend $9 later. $34 - $9 - $7 = $18, and $18 / 2 = $9.

Accept “donation” for charitable giving and “borrowing” for credit. For the challenge, accept any correct equation sequence that shows $18 left and two equal parts of $9.