Money Moves

Track balances and understand how financial institutions help.

GRADE 4 · TEKS 4.10.E

4.10.E "describe the basic purpose of financial institutions, including keeping money safe, borrowing money, and lending."

NAME ______________________ DATE ____________

MONEY AT A FINANCIAL INSTITUTION

Financial institutions keep money safe in accounts. They can lend money to people who borrow it. To find an account balance, add deposits and subtract withdrawals.

WORKED EXAMPLE

Noah has $48 in a savings account. He deposits $27. What is his new balance?

1. Start with $48.
2. Add the $27 deposit: 48 + 27 = 75.
3. The new balance is $75.

Answer: $75

PRACTICE 6 problems

1. Which service at a financial institution helps keep your money safe? A. a savings account B. a loan

ANSWER ____________

2. A bank gives Kofi $90 to use now. Kofi agrees to pay the money back. Is Kofi borrowing or lending?

ANSWER ____________

3. A credit union gives a family $125 and expects the family to pay it back. Is the credit union borrowing or lending?

ANSWER ____________

4. Rina has $140 in her account. She deposits $35. What is her new balance?

ANSWER ____________

5. Mateo has $260 in his account. He withdraws $70. What is his new balance?

ANSWER ____________

6. Zuri has $310 in her account. She deposits $45, then withdraws $80. What is her new balance?

ANSWER ____________

APPLY IT Show your work

1 Ava keeps her art-club money safe in a savings account at a credit union. Her account has $68. She deposits $24 from selling bookmarks, then withdraws $15 to buy a sketchbook. What is Ava's new account balance?

WORK SPACE

ANSWER ____________________

2 A community bank lends Omar $180 to buy a used bike. Omar repays $25 each month for 4 months. How much does Omar still owe the bank?

WORK SPACE

ANSWER ____________________

CHALLENGE One step up

Lena has $225 in her savings account. She deposits $55, then withdraws $40. She also borrows $120 from a bank to pay a theater directly. What is Lena's account balance, and how much does she owe the bank? Explain why the two amounts are different.

WORK SPACE AND ANSWER

PART 1 · PRACTICE

#	PROBLEM	ANSWER
1	Which service at a financial institution helps keep your money safe? A. a savings account B. a loan	**A savings account**
2	A bank gives Kofi $90 to use now. Kofi agrees to pay the money back. Is Kofi borrowing or lending?	**borrowing**
3	A credit union gives a family $125 and expects the family to pay it back. Is the credit union borrowing or lending?	**lending**
4	Rina has $140 in her account. She deposits $35. What is her new balance?	**$175**
5	Mateo has $260 in his account. He withdraws $70. What is his new balance?	**$190**
6	Zuri has $310 in her account. She deposits $45, then withdraws $80. What is her new balance?	**$275**

PART 2 · APPLY IT

1. **$77** Add the deposit first: $68 + $24 = $92. Subtract the withdrawal: $92 - $15 = $77.
2. **$80** Omar repays $25 × 4 = $100. Subtract $100 from $180, so he still owes $80.

CHALLENGE

Account balance: $240. Amount owed to the bank: $120. The account balance changes only when Lena deposits or withdraws from her savings account. The $120 is a separate loan that Lena must repay.

Accept money answers with or without a dollar sign when the amount is correct. For the challenge, accept any clear explanation that the loan is separate from the savings account balance.