

-- Free Viewer's Guide --

Quick Tip To Learning Personal Finance Skills Free Viewer's Guide For:

- The PaycheckDPC751
- **Budgeting SkillsDPC752**
- Using & Abusing CreditDPC753
- Life Goal PlanningDPC754



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- Green Career Choices
- Non-Traditional Careers
- Non-Verbal Communication Skills
- Recession Proof Your Career
- Independent Living Skills
- Budgeting Skills
- Nutrition
- Better Nutrition
- Personal Finance
- Job Success
- Kitchen & Food Safety Skills
- Test Taking Skills
- Positive Work Habits
- Basic Job Search
- ... and MORE!**

-- Answer Key --

Budgeting Viewer's Guide:

- True: 1, 2, 3, 4, 5,
- 6. social security number, parent's signature
 - 7. detailed
 - 8. income
 - 9. obligations, necessary, income, expenses, breaking
 - 10. comparison, labels, value, coupons, off-season, thrift
 - 11. want, need
 - 12. social pressures
 - 13. safety net
 - 14. less
 - 15. answers will vary



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- Career & Tech Ed Poster Set
- Nutrition Curriculum Kit - Featuring My Plate
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- Motivated Career & Job Search Posters and Worksheets
- Career & College Ready Students: Reading, Writing, Speaking, Listening, & Test Taking DVD
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Budgeting Viewer's Guide

Name: _____

Class/Date: _____

As you watch the DVD, either complete blanks with key budgeting and personal finance words from the list on the right, or choose the correct answer by checking the corresponding box. Some of the words in the personal finance word bank may be used more than once or not at all.

1. Fixing financial setbacks at the point of panic rarely works.
 True
 False
2. Poor money habits develop over a period of time.
 True
 False
3. The best way to avoid financial stresses and problems is to develop a budget and stick with it.
 True
 False
4. Financial problems are often difficult to clean up.
 True
 False
5. A great starting point to successfully manage your finances is to open a savings account at a bank or credit union.
 True
 False
6. When opening an account, banks and credit unions may require a _____ and a _____ if under 18.
7. When getting ready to create a budget, look at your spending and keep a _____ list of your expenses: rent, telephone, fast food, car payment, insurance, credit card debt.
8. Write down your dependable, regular _____ : wages, allowance, interest, miscellaneous small jobs.
9. Some Personal Finance Warning Signs:
 - not being able to meet your _____.
 - putting off _____ purchases.
 - your _____ does not meet _____.
 - you are just _____ even.

PERSONAL FINANCE WORD BANK

••••••••••

breaking

budget

detailed

expenses

income

necessary

obligations

parent's signature

savings

social security number

Budgeting Viewer's Guide

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10. How and where to save everyday:

- take the time to _____ shop
- look at _____ and cost per ounce of item
- big name brands may cost more -- compare _____
- use _____
- shop _____ and save
- check out _____ stores

11. Plan ahead before purchasing and decide if it is something you _____ or _____ -- because there is a big difference.

12. _____ can be budget breakers!:

- more is better
- changing is good
- more money means more spending

13. Save for emergencies and create a _____ of about 10%.

14. One of your goals should be to spend _____ than you make.

15. Where do you need to start on your personal finance and budgeting plan?

PERSONAL FINANCE WORD BANK

••••••••••

comparison

coupons

labels

less

more

need

off-season

social pressures

safety net

thrift

value

want