

Name: _____

Age: _____

Contact #: _____



***MUST HAVE A NORTHRIDGE
YOUTH ACCOUNT TO WIN.**

1. You earn \$250 from a job, gifts, or helping out.

How would you use it? (Total must equal \$100)

Save: \$ _____

Spend: \$ _____

Share (donate/help others): \$ _____

Why?

2. Why did you choose to save the amount you did?

(One or two sentences)

3. Which of the following best explains interest?

- Money you pay to buy something
- Money your savings can earn over time
- Money that disappears from your account

4. You want something that costs \$400, but you only have \$250.

Which option makes the most sense and why?

- Buy a cheaper version now
- Save more money and wait
- Borrow money from someone
- Decide not to buy it

Your reasoning:

5. Which is an example of a need, not a want?

- Concert tickets
- Food
- New shoes just because

6. One thing I am currently saving for (or want to save for) is:

(Examples: car, college, tools, phone, trip, emergency fund)

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7. You put money into a savings account that earns interest.

What does this mean over time?

- The money stays the same
- The money slowly grows without extra work
- The money can disappear

Explain your answer in your own words:

8. Which option usually builds stronger financial habits long-term?

- Spending first, saving what's left
- Saving first, spending what's left

Why do you think this is usually the better choice?

9. Think about your life in 3–5 years.

What is one expense or responsibility you might have then?

8. What is one money habit you could start now to make that future easier?

9. Some people say: "I'll worry about money later."

Do you agree or disagree—and why?