

Name: _____

Date: _____

Goals, Trade-offs and Lending

GRADE 6

MATHEMATICS

F1.3

F1.5

A goal is affected by every other decision about money. Lending delays you only while the money is away; a rising expense delays you every single week. Work out which effect is larger before deciding which matters more.

PART A: TWO GOALS, ONE INCOME

1. Earning \$18 a week and spending \$7 leaves weekly savings of \$_____.
2. At that rate, 6 weeks saves \$_____.
3. An \$88 goal would take _____ weeks at that rate.
4. If spending rose to \$11 a week, weekly savings would fall to \$_____.

PART B: TRADE-OFFS

5. Anastasia wants a \$120 reward in 8 weeks. She earns \$20 a week and spends \$6. Will she make it?

SHOW YOUR WORK

Answer: _____

6. Santiago has \$30 toward a \$90 goal and saves \$12 a week. He lends a classmate \$15, repaid in 3 weeks. Does the loan change when he reaches his goal?

SHOW YOUR WORK

Answer: _____

7. Valentina donates 10% of her \$80 balance to a class cause. How much does she donate, and what is left?

SHOW YOUR WORK

Answer: _____

PART C: WAYS TO SHARE

8. Which of these is different from the other two, because nothing comes back?
(A) Donating (B) Lending (C) Borrowing
9. Borrowing to buy a reward now means:
(A) paying it back later out of money not yet earned
(B) getting the reward without ever paying (C) earning more each week from then on

PART D: WHICH IS FAIRER?

- 10.** A classmate wants a reward now but does not have enough. Describe two ways the class could help, one involving lending and one not, then say which is fairer and why.

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ANSWER KEY

1. 11
2. 66
3. 8
4. 7
5. No. She saves \$14 a week, so 8 weeks gives her \$112, leaving her \$8 short.
6. No, because the money comes back before he needs it. He still needs \$60 more at \$12 a week, which is 5 weeks either way.
7. She donates \$8 and has \$72 left.
8. A) Donating
9. A) paying it back later out of money not yet earned
10. Answers will vary. One route is lending, repaid out of later earnings; another is trading a job or an item, or the class donating from a shared fund. A strong answer weighs fairness to both sides, for example whether the borrower can realistically repay and what happens if they cannot.

TEACHER NOTES

Extension beyond the grade-level expectation: Part B question 2 asks students to notice that a loan repaid in time costs nothing at all, which is counterintuitive and worth discussing. Part A's optional item is deliberately left without a clean answer, because 88 divided by 7 does not come out whole and a real plan has to round up.