

What Helps a Goal

GRADE 6

MATHEMATICS

F1.3

F1.5

A goal is an amount you are working toward by a date. Some habits move you closer and some hold you back. Money can also move between people in four different ways, and each one affects a goal differently.

PART A: FOUR WAYS TO SHARE

Match each word to what it means.

- | | | |
|--------------|-------|---|
| 1. Trading | _____ | A Giving money away with nothing expected back |
| 2. Lending | _____ | B Taking money now and paying it back later |
| 3. Borrowing | _____ | C Swapping one thing directly for another |
| 4. Donating | _____ | D Handing money over now and getting it back later |

PART B: HELPS OR HINDERS?

5. Taking on an extra classroom job:
(A) Helps reach the goal (B) Gets in the way (C) Makes no difference
6. Buying a small snack every single day:
(A) Gets in the way (B) Helps reach the goal (C) Makes no difference
7. Setting aside the same amount every payday:
(A) Helps reach the goal (B) Gets in the way (C) Makes no difference
8. Lending money to a classmate who repays it next week:
(A) Slows the goal down until it is repaid (B) Speeds the goal up straight away
(C) Ends the goal completely

PART C: HOW FAR TO GO?

9. A goal is \$50 and you have \$30. You need \$_____ more.

- 10.** A goal is \$80 and you have \$45. You need \$_____ more.
- 11.** Saving \$10 a week, after 4 weeks you have \$_____.
- 12.** Needing \$60 and saving \$15 a week takes _____ weeks.

PART D: TWO SITUATIONS

- 13.** Charlotte wants a \$40 reward. She has \$25 and earns \$5 a week. How many weeks until she can buy it?

SHOW YOUR WORK

Answer: _____

- 14.** Manveer donates \$5 to a class cause out of his \$30 of savings. How much is left toward his goal?

SHOW YOUR WORK

Answer: _____

PART E: ONE OF EACH

- 15.** Name one thing that would help you reach a savings goal and one thing that would get in the way. Give a reason for each.

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ANSWER KEY

1. C) Swapping one thing directly for another
2. D) Handing money over now and getting it back later
3. B) Taking money now and paying it back later
4. A) Giving money away with nothing expected back
5. A) Helps reach the goal
6. A) Gets in the way
7. A) Helps reach the goal
8. A) Slows the goal down until it is repaid
9. 20
10. 35
11. 40
12. 4
13. 3 weeks, because she needs \$15 more.
14. \$25.
15. Answers will vary. A help might be a regular job or setting aside a fixed amount every payday. A hindrance might be frequent small purchases, or lending money that does not come back. Look for a reason attached to each, not just the naming.

TEACHER NOTES

Reduced expectations: the four sharing words are matched to definitions rather than applied, the helps-or-hinders judgements are multiple choice, and the arithmetic is one step. The Standard sheet in this unit asks students to weigh factors against each other.