Name: _____

Subject: Resource & Technology

Title: The Market Day Plan: Saving and Investing in Clarendon

Instructions: Read the story carefully, then answer the questions below.

Tanesha and her brother Kemar were sitting on the veranda of their home in May Pen, looking at a glossy flyer for the upcoming school year.

"I really want that new tablet for high school," Tanesha sighed. "It costs $25,000, and I have two years to get it."

Kemar looked up from his notebook. "Well, I just want to buy a big double-scoop ice cream this Friday at the clock tower! It costs $500, and I only have $200 right now."

Their grandmother, Mama Joyce, overheard them and smiled. She walked out holding a beautifully decorated, upcycled plastic juice bottle with a slot cut in the top, and a small potted sweet pepper seedling. She placed them on the table.

"Grandchildren, reaching your goals takes a plan," Mama Joyce said. "Think of your money like these two things. If Tanesha puts $1,000 into this plastic bottle today and leaves it for a year, how much will be there next year?"

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"Just the same $1,000, Mama," Kemar replied.

"Exactly. That is **saving**—keeping your money safe and easy to reach for short-term goals, like your Friday ice cream, Kemar. But what happens if we water, weed, and care for this little seedling?"

"It will grow big, bear peppers, and we can sell them at the May Pen Market to make more money!" Tanesha said excitedly.

"Bless you, child, yes!" Mama Joyce nodded. "That is **investing**. You put your resources into something like a small business, a bank account that earns interest, or livestock, expecting it to grow over the long term. It takes time and carries some risk, but it helps you reach those big, long-term goals—like your tablet, Tanesha."

Inspired, the children decided to combine their efforts. Kemar put his extra lunch change into his home piggy bank to save for Friday. Tanesha took a portion of her savings and decided to buy three small chicks from the farm store to mind and sell later as grown chickens, while putting the rest into her youth savings account at the local bank in town.

Section A:

Instructions: Choose the correct word from the drop-down menu to complete the definitions based on Mama Joyce's lesson.

1. Setting aside money for short-term goals or emergencies where it is safe and easy to reach is called _____.

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2. Putting money into assets like bank accounts, businesses, or livestock to make a profit over the long term is called _____.

3. One major benefit of saving your money regularly is _____ _____

Section B: Saving vs. Investing

Instructions: For each scenario below, select whether the action is an example of **Saving** or **Investing**.

Real-World Action	Financial Strategy
1. Kemar putting his lunch change into a decorated plastic bottle at home.	
2. Tanesha opening a youth savings account at the commercial bank in town.	
3. Buying three small chicks to mind, feed, and sell later at the market.	
4. Keeping your spending money inside your school bag.	

Section C: Comparing the Benefits

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Instructions: Read the statements comparing a Home Piggy Bank and a Bank Savings Account. Fill in the blanks with the correct missing words.

A major benefit of using a Home Piggy Bank is that you have _____ access to your money whenever you need it. However, a disadvantage is that it can easily be stolen or spent.

A major benefit of a Bank Savings Account is that your money is safe from fire or theft, and it can earn _____ over time to help it grow.

Section D:

Instructions: Help Tanesha and Kemar sort their financial strategy! Drag and drop the text boxes into the correct categories below.

High School Tablet in 2 Years ($25,000)

Home Partner/Piggy Bank for instant use

Buying Chicks/Livestock to mind and sell for profit

Ice Cream on Friday ($500)

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Category	Goal (What are they buying?)	Best Method to Use
Short-Term Plan (Kemar)		
Long-Term Plan (Tanesha)		

Section E: Exit Ticket Quick-Check

Instructions: Click on the correct response for each question.

1. What is the main difference between saving your money in a bank and investing it in a small business project?

___ Saving lets you buy livestock, while investing keeps money under your mattress.

___ Saving keeps your money safe and easily accessible, while investing puts your money to work to grow over time but carries some risk.

___ There is no difference; both keep your money exactly the same forever.

2. True or False: Investing money always guarantees you will make a profit immediately.

___ TRUE
___ FALSE

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