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Before going to school, you pop into the bank with your father. What are the main activities that a bank carries out?

- a) It collects people's savings and grants loans
- b) It collects the taxes that pay people
- c) It makes coins



Your neighbours are thinking about opening a bakery in the neighbourhood. What should they do before they actually implement their business idea?

- a) Find a suitable place
- b) Go to the bank and apply for a loan
- c) **Do some research to see if there really is a need for the service they want to provide and also ask other people what they think**



In class, your friend Mark has told the teacher that his father bought a new computer on the Internet with a "prepared" card. Your teacher corrects him, because the correct definition is....?

- a) Recycled card
- b) **Prepaid card**
- c) Printed card



You're at the shopping centre, but your mother has no cash. You're sad because you won't be able to buy a t-shirt that you really like, but your mother has the solution!

Re-order the letters and you will see the word that spells an alternative payment method to cash that your mother can use.

HCSOPTNAIDCRA
(Cashpoint card)



After spending the afternoon at the park playing football with your friends, you get home to find that you've lost £ 5 that your Grandfather had given you. You need to be more careful next time.



In the lesson on entrepreneurship, your teacher asks, "What qualities should a person who wants to run a business have?"

- a) Play the guitar
- b) Know how to count money
- c) **Have good communication skills and be self-confident**



Your friend Marco tells you that he walks his neighbour's dogs, in exchange for an allowance of £15. Marco proposes washing the dogs to his neighbours for a small increase in pocket money. Mark is happy because he can finally save some money and buy what he wants.

What has Marco managed to create?

- a) A good work opportunity
- b) A way to spend his free time
- c) **A business opportunity**



Your mother asks you to go to the bank with her to pay in a cheque. What is a cheque?

- a) **A payment instrument that replaces cash**
- b) A kind of prepaid card
- c) A leaflet which indicates the amount of money that you have in your bank account



You got a good mark in a maths test! Well done!!!

Your Mum and Dad give you £ 10.

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It's Sunday and you're out and about with your parents. Your dad stops in front of his bank to withdraw some money from the ATM machine. Can you withdraw money on a Sunday?

- a) YES, because the ATM machine is always open
- b) NO, because the bank is closed



Marco tells you that yesterday, at the shopping centre, his mother paid for her shopping with a new kind of prepaid card: you do not need to enter a PIN for purchases of up to £ 25. What is its correct name?

- a) Contactless
- b) Cashpoint card
- c) ATM machine



You are doing a maths test at school. What skill do you think you need to do the test?

- a) To be able to manage time available
- c) To communicate with your friends
- d) To make decisions



What is the name of the group of European countries that, as of 1st January, 2002, have adopted the Euro? Put the letters in the correct order to give the correct answer:

Z N E O O U R E
(Eurozone)



You and your friends decide to organize a surprise party in class for your teacher's birthday. You don't have enough money to buy the balloons and candles for the cake.

You have not been very careful in managing your money, so you skip a turn.



Your grandparents have given you some money for your birthday. Your parents suggest depositing it in a savings account in your name.

Why do you think it is important to save money?

- a) To not buy useless things
- b) To keep money safe and use it to buy what you want when you need it
- c) To fill up your piggy bank



You want to buy some sweets at the new shop that has opened at the shopping centre. Do your sums to understand what you will spend in all:

15 fruit drops	15 x 0.15 (2.25)
12 liquorice drops	12 x 0.20 (2.40)
7 mints	7 x 0.15 (1.05)
Tot £ 5.70	



You're on a schooltrip with your classmates and you have no cash left. You need to top up your phone to call your parents and tell them at what time you will get home. What do you do?

- a) Ask a friend for a loan
- b) Start crying and ask your teacher if he would kindly lend you his telephone
- c) Use the prepaid card, that your mother gave you before leaving, and top up your phone



If you have a business idea that you want to implement, you first need to do one important thing: fill out the business plan. What is the business plan?

- a) A table where you can track your expenses
- b) A guide that helps you figure out if you can actually implement your idea
- c) A work plan

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Your mother has just paid the gas bill from the computer, through an online service called HOME BANKING.
What other things can you do via HOME BANKING?

- a) Top up your phone and prepaid card
- b) Withdraw cash
- c) Print cheques



Your grandmother asks you to go to the supermarket with her. After doing the shopping, she takes you to the park for an ice cream and gives you £ 10!



Which of the methods listed are alternatives to cash?

- a) CARD READER
- b) PREPAID CARD
- c) CASHPOINT CARD
- d) ATM machine
- e) PHONE BANKING
- f) CREDIT CARD



At school, Rachel's father comes to tell you all about the riding school he manages with his family. He explains that this is a business too.
Can you define a business?

- a) A very challenging and difficult action to be performed.
- b) An economic activity organized to produce or exchange goods or services.
- c) A company that is owned by an entrepreneur.



Your mother has to top up her prepaid card, but cannot go to the bank because she is ill and she can't do it online because there is a network failure.
Which bank service can she use?

- a) HOME BANKING
- b) CASHPOINT CARD
- c) PHONE BANKING
- d) BANK TRANSFER



Your parents can't come to get you at the end of school so you have to go home by bus.
You need to buy your ticket, which costs £ 2.00!



Your parents are talking about how to use their savings.
They are talking about:

- a) Investments
- b) Bonds
- c) Savings



Your friend Marco who, looks after his neighbours' dogs in his spare time, would like to earn some extra money. He asks you how he could find new dogs to walk in your neighbourhood. How could you help Marco?

- a) Do research with him and introduce him to your neighbours who are dog owners
- b) Knock on the doors of all the houses in the neighborhood
- c) Hold a meeting with all your neighbours to see what they think



Like all people, entrepreneurs are good at doing some things, and not as good at doing others. What do you think a good entrepreneur needs to be able to do?

- a) Manage money and talk to other people
- b) Drive a car to easily get from one place to another
- c) Use computers

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Your friend Rachel's brother is sick and can't help her to clean the stables at the family riding school. She asks if you can help her for a few days and gives you an allowance of £ 20.



Your father has to go away on business for a week and says that he will pay the travel agency for his ticket through a bank transfer. What exactly is a bank transfer?

- a) An operation in which the bank transfers the amount of money from your father's bank account to the travel agency's bank account
- b) An operation in which your father signs a cheque that indicates the amount to be paid to the agency
- c) An operation in which your father pays for the ticket with a prepaid card



Each of us has skills that are useful at home, at school or with friends. Rearrange the letters to reveal the corresponding skill.

- a) I am able to manage my money, my homework and my deadlines

__ G __ _ Z _ T __ N

(ORGANIZATION)



To be successful, an enterprise must have certain characteristics, one of which is innovativeness. What does that mean?

- a) It must be different from others on the market
- b) It must be able to compete with other companies
- c) It must be able to continually attract new customers



Today you went to the shopping centre with your sister: you bought a sandwich, some clothes and a book. The shopping centre has many shops. Shops are activities that provide services and products to customers and are, therefore

(ENTERPRISES)



Shops in the shopping centre have a device called a POS near the cash register. The last time you went there, the cashier told you what it's for, do you remember?

- a) to type in phone numbers
- b) to calculate the total customer spending
- c) to make payments by credit card, debit card or cashpoint card



Your mother has given you £ 15 to buy notebooks and colouring pencils for school. Not only do you manage to buy what you need, but you have £ 5 left. Congratulations! You've been very good at managing the money your mother gave you, you can keep the £ 5!



There are many businesses in your town. Some produce items for people, others provide services: banks, hotels, restaurants, shops. Try to distinguish the businesses that produce goods from those that provide services to customers.

- | | |
|---------|---------------------|
| FACTORY | (produces goods) |
| BANK | (provides services) |
| GARAGE | (provides services) |



If you and your friends want to go to the cinema on Saturday, what skills do you need to put into practice?

- a) Communication and organization, to decide which film you want to see with your friends and at what time
- b) Time management, to not arrive late at the cinema
- c) Self-control and confidence in your ability to choose the film





You go to the shopping centre to choose your birthday present. Your parents pay with their credit card. This means that the money to buy your gifts are advanced by the bank and your parents give it back the next month.

- a) **TRUE**
- b) FALSE



What skills do you need to apply to arrange a game of football with your friends?

- a) Problem solving
- b) Decision making
- c) **Communicating with your friends and co-ordinating them**