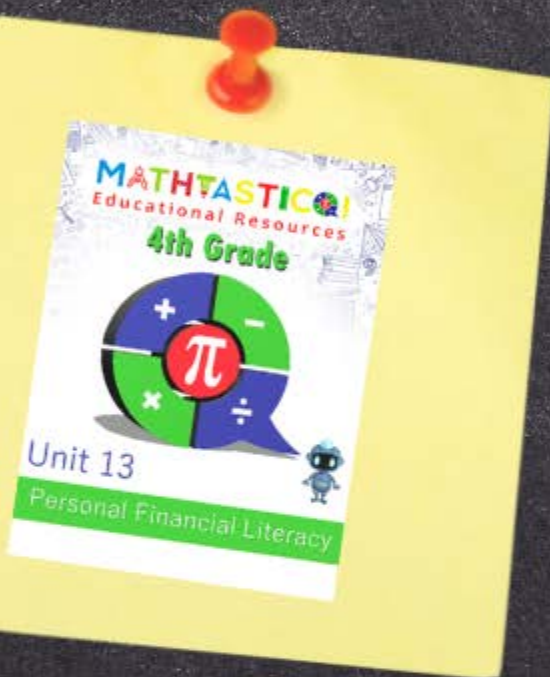


MATH BUNDLE!

4th Grade Unit 13



- GAMES
- PRE-ASSESSMENTS
- GUIDED PRACTICE
- HOMEWORK LESSONS
- INDEPENDENT PRACTICE
- CHECKPOINTS
- ASSESSMENT
- SPIRAL REVIEW

4.13A UNIT 13. PERSONAL FINANCIAL LITERACY *Lesson 1*

SKILL BUILDING

Thank you, Mr. Morgan. I just noticed that some expenses are paid the same amount while others change every month.

There are two kinds of expenses. **Fixed expenses** are costs that remain the same and are paid on a regular basis. **Variable expenses** are costs that change frequently and can be controlled to be more or less.

1 According to the table, what are the fixed expenses Mr. Morgan paid last?

2 According to the table, what are the variable expenses Mr. Morgan paid last?

3 Give one example of fixed expenses and one example of variable expenses apart from the ones mentioned in the table.

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4.13B 4.13C UNIT 13. PERSONAL FINANCIAL LITERACY *Lesson 2*

GUIDED PRACTICE

Miranda baked and sold cookies. She spent \$22.75 to bake the cookies and earned \$36.00 from selling the cookies.

What was Miranda's profit?

To find the profit, subtract the cost of baking the cookies from the total amount earned by selling the cookies as shown below.

Amount earned	\$36.00
Expenses	-\$22.75
	\$13.25 ← Profit

Miranda's profit was \$13.25.

Which services are offered by most banks?

Savings account Checking account Loan Financial Advice

Banks provide savings accounts and checking accounts. Customers deposit their money in the bank. Money in the savings account is earned and earns interest over time. Loans are also offered to banks to customers who need extra money to make an important purchase or payment. Loans have to be paid back over a period of time with interest.

Profit is the amount of money earned from goods or services after subtracting an expense.

Selling price is the price an item sells for.

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4.13A UNIT 13. PERSONAL FINANCIAL LITERACY *Lesson 1*

Player 1

Security	Health Insurance	Electricity Bill	Interest Bill
Student Loan	Car Payment	College Tuition	Mortgage
Rent	Entertainment	Golf Club Membership	Water Bill
Cable Subscription	Vacation Costs	Gasoline	Newspaper Subscription

Player 2

Mortgage	Rent	Water Bill	Health Insurance
College Tuition	Electricity Bill	Entertainment	Grocery
Car Payment	Student Loan	Golf Club Membership	Interest Bill
Vacation Costs	Newspaper Subscription	Gasoline	Cable Subscription

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4.13B 4.13C UNIT 13. PERSONAL FINANCIAL LITERACY *Lesson 2*

INDEPENDENT PRACTICE

Zoe bought an old desk. She repaired it so people could use it, then she sold the desk. She listed her expenses in the table shown below.

Expenses	Price
Cost of the old desk	\$150
Cost of Parts	15
Cost of Repairs	37
Selling Price	\$205

What was Zoe's profit from selling the desk?

Margaret buys and sells used books. She spent \$27 to buy used books. She earned \$127 from the books she sold. How much is Margaret's profit in dollars?

Record your answer in the grid below. Make sure to use the correct place value.

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MONDAY

1. In the number 7,643,123, the value of the digit 7 is _____ the value of the digit 7 in 57,980.

10 times

100 times

2. Find the sum.

23,845.42

+ 43,621.05

3. Find the product.

54,347

x 100

TUESDAY

4. Kim bought 27 shirts. She placed the shirts equally in 3 bags. Write a division equation to find the number of shirts in each bag.

5. Complete the input/output table.

Input	Output
57	570
59	590
62	_____

6. Compare the fractions. Write >, <, or =.



$\frac{4}{7}$

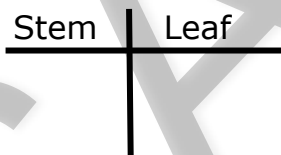


$\frac{3}{8}$



WEDNESDAY

7. Represent the numbers below on a stem-and-leaf plot.
76, 59, 65, 71, 60



3 | 2 means 32.

8. Find the perimeter of the square.



12 m

9. "Box in" the appropriate unit for measuring the capacity of a water tank.

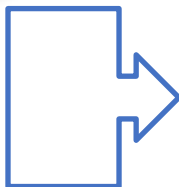
Gallon

Pint

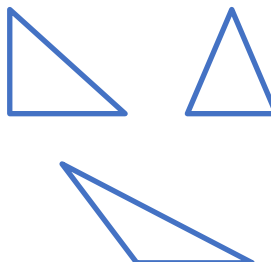
Cup

THURSDAY

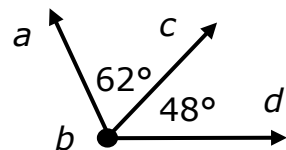
10. Draw a line of symmetry on the figure.



11. Cross out the obtuse triangle.

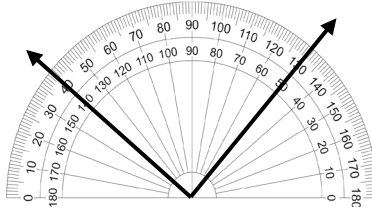


12. What is the measure of the angle *abd* in degrees?



PROBLEM SOLVING

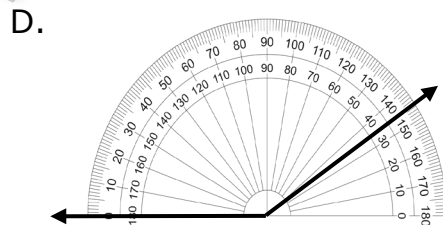
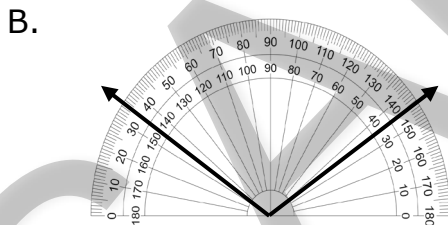
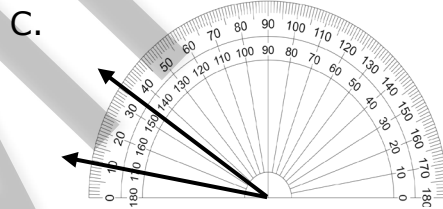
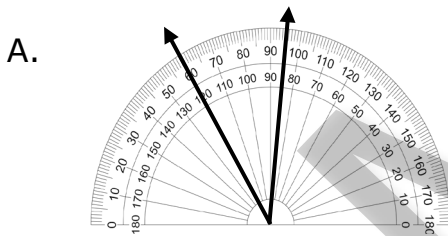
- 1 An angle is shown on the protractor below.



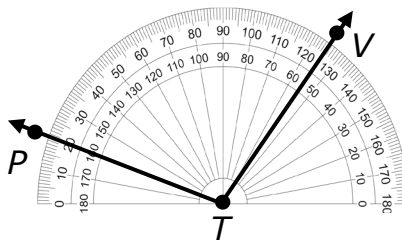
What is the measure of the angle to the nearest degree?

- A. 130° , because 180° minus 50° equals 130°
 B. 90° , because 130° minus 40° equals 90°
 C. 40° , because 20° plus 20° equals 40°
 D. 50° , because 40° plus 10° equals 50°

- 2 Which angle has a measure closest to 35° ?



- 3 What is the measure of angle PTV to the nearest degree?



- A. 95°
 B. 100°
 C. 105°
 D. 110°



GUIDED PRACTICE

The table shows the amounts Mr. Miller paid for different expenses during the last three months.

Expense	June	July	August
Rent	\$790	\$790	\$790
Utilities	\$189	\$217	\$202
Car Payment	\$204	\$204	\$204
Grocery	\$250	\$228	\$260

Which expenses were fixed expenses? Which expenses were variable expenses?

First, understand the difference between fixed expenses and variable expenses.

Fixed expenses remain the same and are paid regularly. On the other hand, variable expenses change depending on the usage of products or services.

Since rent and car payments are the same every month, they are **fixed expenses**. Other examples of fixed expenses include phone and internet bills, gym membership, car loans, student loans, credit card payments, etc.

Expenses that change frequently depending on the usage are **variable expenses**. Examples of variable expenses are utilities, groceries, gasoline, and entertainment, etc.

An **expense** is money spent on something.



Fixed expenses are costs that do not change frequently and are paid on a regular basis.

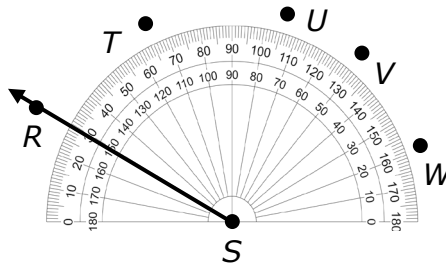


Variable expenses are costs that change more frequently and can be controlled to be more or less.



PROBLEM SOLVING

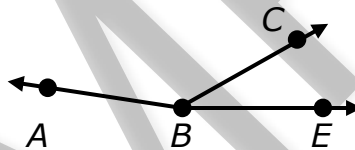
1 Ray SR has been drawn on the protractor, as shown.



To construct an angle that has a measure of 75° , another ray can be drawn that starts at point S and passes through —

- A. Point T
- B. Point U
- C. Point V
- D. Point W

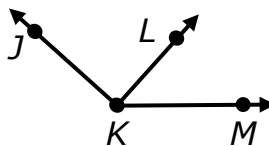
2 Angle ABC and angle CBE have a combined measure of 165° .



The measure of angle CBE is 38° . What is the measure of angle ABC ?

- A. 65°
- B. 95°
- C. 107°
- D. 127°

3 Angle LKM measures 56° . Angle JKL is a right angle.



What is the measure of angle JKL in degrees?

- A. 90°
- B. 126°
- C. 146°
- D. 176°



GUIDED PRACTICE

Miranda baked and sold cookies. She spent \$12.73 to bake the cookies and earned \$36.80 from selling the cookies.

What was Miranda's profit?

To find the profit, subtract the cost of baking the cookies from the total amount earned by selling the cookies as shown below.

<i>Amount Earned</i>	←	\$36.80	
<i>Expenses</i>	←	- \$12.73	
		\$24.07	→ <i>Profit</i>

Miranda's profit was **\$24.07**.

Which services are offered by most banks?

Savings
account

Checking
account

Loan

Financial
Course

Banks provide savings accounts and checking accounts. Customers deposit their money in the bank. Money in the savings account is secured and earns interest over time. Loans are also offered by banks to customers who need extra money to make an important purchase or payment. Loans have to be paid back over a period of time with interest.

Cost refers to the amount that has to be paid.



Profit is the amount of money earned from goods or services after subtracting all expenses.



Selling price is the price at which something is sold.



SKILL BUILDING

- 4 Nathan wants to start a business but he does not have enough money. He plans to take out a loan. Where should he go? Circle the correct answer.



School



Bank



Bakery

- 5 Which of these services are provided by banks or credit unions? Shade **all** correct answers.

Informs clients of the amount of money left in their accounts

Allows clients to open a checking account

Informs clients on how their money must be spent

Offers financial courses for clients

Provide loans that can be paid back over time with interest



Gameboard

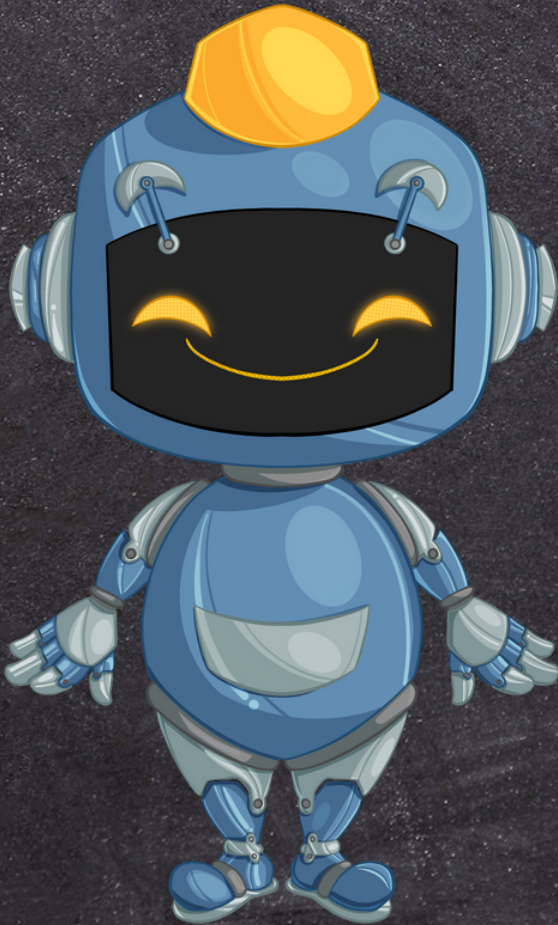
\$37.15	\$165.49	\$148.75	\$31.58	\$115
\$115	\$206	\$288	\$148.75	\$117
\$132	\$165.49	\$206	\$51.55	\$37.15
\$31.58	\$288	\$148.75	\$206	\$192
\$192	\$132	\$117	\$165.49	\$288
\$115	\$148.75	\$51.55	\$37.15	\$117
\$51.55	\$288	\$31.58	\$115	\$206



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Earth, Space & Weather

TEK	Topic	Answer Key	STAAR 2.0 Activity	Instructional Video
5.6	Rotation & Revolution			
5.8	Earth Earth & Moon			
5.9	Weather & Climate			

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LEVEL UP SCIENCE™

5th Grade Science
Natural Resources & Changes to Earth's Surface

TEK	Topic	Answer Key	STAAR 2.0 Activity	Instructional Video
5.1A	Identifying Rock Resources			
5.1B	Identifying Rock Resources			
5.1C	Identifying Rock Resources			
5.1D	Identifying Rock Resources			

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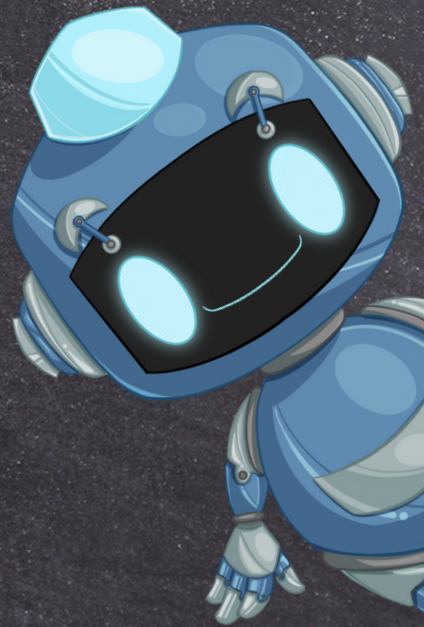
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5th Grade Science
Organisms & Their Environment

TEK	Topic	Answer Key	STAAR 2.0 Activity	Instructional Video
5.8A	Ecological Energy & Matter Cycling			
5.8B	Ecological Energy & Matter Cycling			
5.8C	Ecological Energy & Matter Cycling			
5.8D	Producers, Consumers, Decomposers			

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