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| **Making the Most of Your Money** | | | |
| Identifies advantages of loyalty and incentive programs  Some advantages are:  discounts, earning points, and receiving gifts | Identifies disadvantages of loyalty and incentive programs  Some disadvantages are:  paying more for an item at one store to get points when the item might be cheaper at another store; and at an online store, buying something you don’t need to reach a certain amount, so you get free shipping. | Considers advantages and disadvantages of several programs to decide which one to use  This grocery store is the cheapest in the area, and if a person uses the store’s credit card, they get 1.25% of the grocery bill to spend on the next grocery bill. The person must pay the credit card bill in full every month to get the advantage. | Compares fees, interest rates, and incentives for different cell phone companies to determine the best value  Which is the better plan?  Plan A: unlimited calls, unlimited texting, 5 GB Data for $50 per month  Plan B: unlimited calls, unlimited texting, 15 GB Data for $60 per month  I don't use much data on my phone, so I will choose Plan A.  Or, I need to use a lot of data for my schoolwork, so I will choose Plan B and get 3 times as much data for $10 more per month. |
| **Observations/Documentation** | | | |
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