

الإدارة المركزية للتعليم العام
إدارة تنمية مادة الكمبيوتر التعليمي

Central Administration for General Education

Educational Computer Material Development Department

Under the patronage of His Excellency the Minister of Education,

Mr. Mohamed Abdel Latif

Weekly Assessments for Financial Culture

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Test (1)

First: Choose the correct answer:

1. What term refers to estimating income and expenses in advance and determining how money is spent?

A) Saving
B) Budgeting
C) Inflation
D) Credit

2. How is the balance of the income and expenditure statement calculated?

A) Income + Expenses
B) Income ÷ Expenses
C) Income - Expenses
D) Expenses - Income

Second: Put (√) mark in front of the correct statement and (×) mark in front of the wrong statement:

3. The (50/30/20) rule allocates 50% for necessities, 30% for wants, and 20% for savings. (.....)
4. If the budget balance is negative, this means there is a financial surplus. (.....)

Third: Answer the following question:

5. Mention one benefit of creating a financial budget.

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Test (2)

First: Choose the correct answer:

1. Which of the following items is an example of "needs" (basic expenses)?

A) Entertainment and fun

B) Buying the latest brand-name shoes

C) Food and housing

D) Hobbies and trips

2. What is the first and most important step when reviewing a budget to reduce spending?

A) Completely cancel basic expenses

B) Look at optional expenses (wants)

C) Increase borrowing and credit

D) Reduce emergency funds to zero

Second: Put (√) mark in front of the correct statement and (×) mark in front of the wrong statement:

3. Distinguishing between needs and wants is consistent and does not change with different circumstances or people. (.....)
4. Discretionary expenses are expenses that are adjusted according to the owner's judgment and correspond to wants. (.....)

Third: Answer the following question:

5. Explain the difference between 'needs' and 'wants'.

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Test (3)

First: Choose the correct answer:

1. What is emergency money and what is the targeted time period to cover living expenses with it?

A) Money for entertainment and insurance for one month
B) Money saved in advance for the unexpected to cover 3 to 6 months
C) Debt installments paid for one year
D) Money allocated only for buying real estate

2. What is the first priority when allocating the 20% designated for savings in the (50/30/20) rule?

A) Very long-term goals
B) Near-term goals and emergency money
C) Optional expenses
D) Buying on credit

Second: Put (√) mark in front of the correct statement and (×) mark in front of the wrong statement:

3. Financial goals are divided according to the time of achievement into short-term, medium-term, and long-term. (.....)

4. "Preference" means getting all the desires at once without giving up any of them. (.....)

Third: Answer the following question:

5. What is meant by "opportunity cost" when saving and choosing between two

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