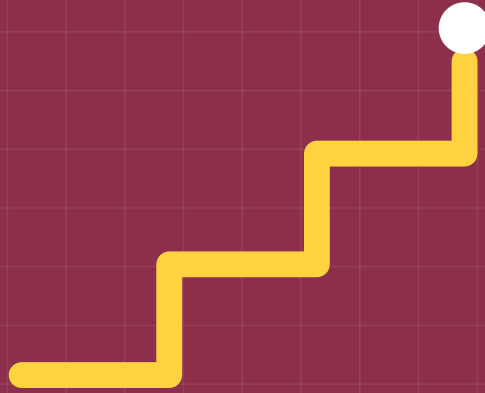




UpOnly Learning



GRADE 6

FREE SAMPLE WORKBOOK

Life Skills Grade 6

One step at a time. · Ages 11–12 · Free sample: 1 of 7 topics

UO-LIFE-6

One step at a time

I'm Dr. Evan J. Hasson. I've run a specific chiropractic practice for over twelve years, and I'm a dad of three. My work is about alignment: get the structure right, and everything else works better.

At home, nothing was aligned. I was spending thousands a month on tutors, extracurriculars and programs, and when I asked about enrolling a second or third child the answer was always the same: that'll be double, that'll be triple. The charter school had a waiting list. The good public school had a waiting list. The private schools had the kind of list where it helps to know someone, or to give generously first.

And underneath all of it, the same quiet threat: if you don't pay for this, your child will fall behind. Not sold with evidence. Sold with fear.

So I did my own research, and here is what I found: none of it is secret. The standards are published. The order a child should learn in is written down and freely available. It is just scattered. Nobody had done the work of pulling it together, putting it in order and handing it over. So I did.

When every step has its place, confusion has nowhere to hide.

I built this for my own kids. I'm giving it to yours.

Dr. Evan J. Hasson, DC

Founder and dad of three

Copyright, license and disclaimers

Copyright. © 2026 UpOnly Learning, LLC. All rights reserved. UpOnly Learning™ and the step logo are trademarks of UpOnly Learning, LLC.

Free sample. This free sample may be printed and shared freely, as long as it is shared whole and unchanged, with this notice and the UpOnly Learning name. It may not be sold.

Not a school. UpOnly Learning is a private educational publisher, not a school, and is not affiliated with or endorsed by the US Department of Education, any state board of education or school district. This workbook does not award grades or credits and does not replace any curriculum your state requires. You are responsible for meeting your local homeschool laws.

Standards. Topics are aligned to academic standards in our own interpretation; the owners of those standards do not review or endorse this workbook. Common Core State Standards © Copyright 2010. National Governors Association Center for Best Practices and Council of Chief State School Officers. All rights reserved.

No guaranteed results, and mistakes happen. Every student learns differently. We write and review every question and answer key carefully, and we still get things wrong — an answer key can be wrong, and a question can be worded badly or have two defensible answers. Check the answer key before you hand it over, and trust your own judgement over ours. Found a problem? **Photograph the page and email it to support@uponlylearning.com** — the picture tells us more than a description, and we fix it for every family.

Safety. Some activities use household items such as scissors, coins or food. An adult should supervise and skip anything unsafe for the student.

Not professional advice. This workbook does not replace an evaluation by a qualified educator or specialist. The founder is a Doctor of Chiropractic; UpOnly Learning does not provide medical or health advice.

Full terms: uponlylearning.com/legal

How to use this workbook

Each topic follows the same steps, so your student always knows what comes next.

1. ① **Quick Check.** 10 questions before you teach. Read them aloud for younger students. A high score means you can move faster.
2. ② **Learn It.** Key words, step-by-step teaching with lines you can read aloud, worked examples and the mistakes to watch for.
3. ③ **We Do It Together.** 10 questions you do side by side. The answer and the "why" are printed right after each question, so you can talk it through.
4. ④ **You Try.** 10 questions your student does alone.

Answers with short explanations for every question are in the **Answer Key** at the end of each topic, so students can work without peeking. Go over each wrong answer together using the explanation.

This workbook is printed in full color. To save ink, choose "Black and white" or "Grayscale" in your printer settings; every page still works in black and white.

Want online checks that score themselves and track each student's progress? Visit uponlylearning.com.



How to use this Life Skills book in Grade 6

Pace

Plan on 1 to 2 weeks for each of the 7 topics, about 7 to 14 weeks for the book, in 2 to 4 sessions a week.

A typical session

A 40 to 45 minute session runs Quick Check, Learn It, We Do It Together, and a block of You Try questions, with Show What You Know saved for its own day at the end of the topic.

Tips for this book

- Budgeting and my first income works best with real numbers from an allowance or small earnings; build the budget together on paper.
- For Digital citizenship and online safety, sit with your student while they review a password and a privacy setting on a real account.
- First aid and handling emergencies is worth reviewing as a family; talk through when to call 911 and where the first aid kit is kept.
- Encourage your student to check their own work with the answer key and talk about how each idea applies at home.

Your sixth grader is learning practical skills for money, health, and safety, and your example at home is the best lesson of all.

GRADE 6

CONTENTS · UO-LIFE-6



Life Skills: Grade 6

Free Sample Workbook · Ages 11–12 · 1 of 7 topics, with a Quick Check, a lesson, We Do It Together, You Try and an answer key

Our story	2
Copyright, license and disclaimers	3
How to use this workbook	4
Topic 1 · Budgeting and my first income	7

Build a simple monthly budget from allowance or first earnings, separating needs, wants, saving and giving Jump\$tart

Spending

Quick Check 7 · Learn It 9 · We Do It Together 11 · You Try 13 · Answer Key 14



Budgeting and my first income

The student will build a one-month budget from allowance or first earnings, sort spending into needs, wants, saving and giving, and adjust the plan when income or prices change.

① Quick Check

Do this before the lesson. It shows what your student already knows. Score: ____ / 10

1. A student saves \$10 a week. How much is saved in 4 weeks?
A \$40 **B** \$14 **C** \$100 **D** \$4
2. What is the sum check for a 50/30/20 plan on \$60?
A $30 + 18 + 12 = 60$ **B** $30 + 12 + 6 = 60$ **C** $50 + 30 + 20 = 60$ **D** $30 + 18 + 12 = 50$
3. Which of these is a source of income for a student?
A Pay for walking a neighbor's dog **B** The price tag on a new pair of shoes **C** A bill for a school field trip
D The cost of a monthly game subscription
4. With \$60 of income and 50/30/20, how much goes to saving?
A \$18 **B** \$20 **C** \$12 **D** \$30
5. Ava gets \$50 allowance and earns \$30 doing chores. Using 50/30/20, how much goes to saving?
A \$24 **B** \$16 **C** \$30 **D** \$40
6. Which is the best reason to compare a spending log with the plan?
A To see where money actually went and adjust **B** To have something to show a bank teller
C To prove to others that the plan was perfect **D** To find items to return to the store this week
7. Dani plans \$30 for spending and actually spends \$36. Which description fits?
A \$6 over plan, fixed by trimming wants **B** \$6 under plan, which creates a surplus
C Exactly on plan, since the numbers are close **D** \$36 over plan, which is a fixed cost
8. Two students each earn \$60. One saves first and one saves leftovers. Who is more likely to save?
A Neither can save from allowance **B** The one who saves leftovers **C** The one who saves first
D Both are equally likely to save

9. A student earns \$45, plans \$27 spending and \$18 saving. A friend asks to borrow \$10. What should the student consider?
- A The \$10 leaves a deficit unless the plan changes B Lent money counts as new income
C Lending improves the monthly surplus D Lending is free because it is not spending
10. A student plans 50/30/20 on \$60 but finds the \$12 giving line is hard to afford. What is a reasonable adjustment?
- A Delete the plan B Skip the log to avoid noticing C Take it from savings every time
D Lower the giving share and keep it in the plan on purpose

② Learn It

Key words

- **income:** Money you receive, such as allowance, gifts or pay for work
- **budget:** A plan for how you will use your income over a set period
- **expense:** Money you spend
- **need:** Something you must have to stay healthy, safe or able to function
- **want:** Something that is nice to have but that you can live without
- **fixed expense:** A cost that stays the same each time, such as a monthly subscription
- **variable expense:** A cost that changes, such as snacks or games
- **surplus and deficit:** A surplus is money left over; a deficit is spending more than you have

Warm-up

1. Ask: Where did your money go the last time you had some? Could you say how much was spent and on what?
2. Ask the student to guess how much they spent last month and write the guess down to check later.

Most people are surprised by where their money goes. A budget helps you decide before the money is gone.

Teach

1. Define income and list sources for students: allowance, gifts, chores for neighbors, selling items.
2. Define a budget as a plan with four jobs for money: spend, save, give and (later) invest. Introduce a classroom starting rule that we will call 50/30/20: 50 percent for spending, 30 percent for saving, 20 percent for giving. Explain that it is adapted for a student's money (the adult version of 50/30/20 splits needs, wants and savings) and that it is a starting point, not a law.
3. Show the math with \$60 per month: spend \$30, save \$18, give \$12. Check that the parts add to the total: $30 + 18 + 12 = 60$.
4. Teach needs versus wants with examples. A school lunch can be a need while a daily fancy drink is a want. Some items sit in between, so the student should explain their reasoning.
5. Explain the three tests for any plan: income minus expenses should not be below zero, savings should be paid first, not last, and the plan should be checked each month.
6. Teach the spending log: write down each purchase for one week with the date, item and cost. Compare the log to the plan and adjust.

A budget is not about saying no to everything. It is about saying yes to what matters most to you.

Guided practice

1. Give the student a pretend month: \$40 allowance plus \$20 from walking a neighbor's dog, for \$60 total.
2. Ask the student to fill in a plan using 50/30/20, then change it to fit a goal, such as saving more for a \$90 purchase.
3. Hand over five expense cards (for example, \$18 game, \$12 snacks, \$9 gift, \$6 app, \$15 shoes). Add them up and compare to the plan. Find the deficit or surplus.

4. Ask: what is one change that would fix the plan without giving up the thing you care about most?

Let's plan this month together. Then we will see what happens when a surprise cost shows up.

Worked examples

Mia earns \$40 allowance and \$20 for walking a dog. She uses 50/30/20. How much goes to spending, saving and giving?

\$30 for spending, \$18 for saving and \$12 for giving. Check: $30 + 18 + 12 = \$60$.

Leo mows 3 lawns a week at \$10 each for 4 weeks. What is his income? If he saves 30 percent, how much is that?

His income is \$120. Saving 30 percent is \$36.

Watch for these mistakes

Mistake: A budget means you can never buy things you want.

Fix: A budget lets you choose. Explain that wants fit into the spending part of the plan, and the plan helps the student afford the wants that matter most instead of losing money on small ones.

Mistake: I will save whatever is left at the end of the month.

Fix: Explain that leftovers are usually zero. Pay yourself first by moving the savings amount out as soon as income arrives, then spend what remains.

③ We Do It Together: 10 questions

Do these side by side. Read each question together, let your student answer, then read the answer and the "why" right below it and talk it through.

1. What is income?

- A** Money a bank charges you each month for an account **B** Money you have already spent on needs this month
- C** Money you receive, such as allowance, gifts or pay
- D** Money you owe to a store after you buy something on credit

Answer: C Money you receive, such as allowance, gifts or pay

Why: Income is money coming in from any source, including allowance, gifts and pay.

2. Why do people write a budget?

- A** To decide where money goes before it is gone **B** To avoid thinking about money for the rest of the year
- C** To make sure they spend every dollar they receive **D** To prove to other people that they have money

Answer: A To decide where money goes before it is gone

Why: A plan made ahead lets you choose instead of wondering where money went.

3. What is a fixed expense?

- A** A cost you pay only once in your whole life **B** A cost that a family member always pays for you
- C** A cost that changes a lot from week to week, like snacks
- D** A cost that stays the same, like a monthly subscription

Answer: D A cost that stays the same, like a monthly subscription

Why: Fixed means the same amount each time. Snacks and games vary, so they are variable.

4. Which is the purpose of the spending log?

- A** To compare real spending with the plan **B** To avoid saving money for a goal
- C** To hide purchases from other people **D** To pick a lower income for next month

Answer: A To compare real spending with the plan

Why: Writing purchases down shows where money truly went.

5. Which sentence uses the word deficit correctly?

- A** Her deficit is the amount she gave to charity this year **B** Her deficit is the bonus she got for finishing chores
C Her plan had a deficit because she saved too much money
D Her plan had a deficit because spending was higher than income

Answer: D Her plan had a deficit because spending was higher than income

Why: Deficit means spending more than your income, which is exactly what happens when spending is higher than income.

6. A student thinks a budget means never buying wants. What is the better idea?

- A** A budget bans every want until age eighteen **B** A budget only works for needs like food and rent
C A budget makes wants cheaper at the store **D** A budget lets you pick the wants that matter most

Answer: D A budget lets you pick the wants that matter most

Why: Wants fit into the spending part, and the plan helps you afford the important ones.

7. A student gets \$50, saves 30 percent and gives 20 percent. How much is left for spending?

- A** \$15 **B** \$25 **C** \$10 **D** \$35

Answer: B \$25

Why: Saving is 15 and giving is 10, so 50 minus 25 leaves 25 dollars.

8. A student has \$40 allowance and \$20 from chores, then saves \$18. What percent of income was saved?

- A** 45 percent **B** 18 percent **C** 20 percent **D** 30 percent

Answer: D 30 percent

Why: 18 divided by 60 is 0.3, which is 30 percent.

9. Eli has \$60 income and plans \$45 spending, \$12 saving and \$3 giving. A \$10 gift adds to spending. What does the plan show now?

- A** The parts total \$57, which leaves a \$3 surplus **B** Spending of \$55 is under \$60, so nothing must change
C The parts total \$70, which is \$10 over income **D** The parts total \$60, so the plan still balances

Answer: C The parts total \$70, which is \$10 over income

Why: Spending \$55 plus 12 plus 3 is 70, which is 10 more than the income of 60.

10. A student gets a surprise bill of \$15 in a month with \$0 surplus. Which choice follows the lesson best?

- A** Take all of the money from savings **B** Spend extra on wants to feel better
C Adjust the plan by trimming wants and still pay savings first **D** Skip the bill and hope it goes away

Answer: C Adjust the plan by trimming wants and still pay savings first

Why: Wants can be trimmed so the plan stays balanced and savings are protected.

④ You Try: 10 questions

Now your student works alone. Check answers in the Answer Key at the end of this topic. Score: ____ / 10

- Which item is most clearly a need?
A Food to eat at lunch **B** A daily fancy drink **C** A third pair of sneakers **D** A new video game release
- Which expense is most likely variable?
A Snacks bought after school **B** A yearly membership fee **C** A flat monthly app fee
D A set monthly phone bill
- In the 50/30/20 starting rule from the lesson, what share goes to giving?
A 20 percent **B** 30 percent **C** 50 percent **D** 5 percent
- Why is it helpful to write down a guess before starting a spending log?
A Guesses are required by banks to open accounts **B** Guessing replaces the need for a log
C You can check your guess against the real total **D** The guess becomes your income for the month
- Tom plans to save \$8 a week. How much will he have after 7 weeks if he follows the plan?
A \$15 **B** \$48 **C** \$64 **D** \$56
- A student says, I do not need a budget since I have only a little money. What is the best reply?
A You only need a plan after you earn more **B** Small amounts of money cannot be planned
C A plan matters most when money is limited **D** Budgets are only for people who earn regular pay
- Sam wants \$90 headphones and saves \$15 a month. How many months will it take?
A 5 months **B** 75 months **C** 9 months **D** 6 months
- A student plans \$24 a month in savings for a \$120 goal and, after 3 months, has \$72. Is that on track?
A Yes, but only if prices drop **B** No, it should be \$96 **C** No, it should be \$60 **D** Yes, 3 times 24 is 72
- A budget for \$100 has savings \$35, giving \$10, fixed \$10, variable \$35. A friend suggests also buying a \$20 item. What is the best response?
A Buy it and mark the plan as balanced anyway **B** Take the whole \$20 from the giving line only
C Cut \$20 from variable spending or save for it **D** Add it to the plan without changing anything
- A student buys an item only because it is on sale for \$75, down from \$100. How much did the student actually spend, and was it a saving?
A \$75 spent, and it saved nothing if the item was not needed **B** \$25 saved because the sale price is lower
C \$100 spent in total **D** \$15 saved because 90 minus 75

Budgeting and my first income: Answers and explanations

① Quick Check

1. A student saves \$10 a week. How much is saved in 4 weeks?
A \$40
10 times 4 is 40 dollars.
2. What is the sum check for a 50/30/20 plan on \$60?
A $30 + 18 + 12 = 60$
The three parts of the plan must add back to the whole income.
3. Which of these is a source of income for a student?
A Pay for walking a neighbor's dog
Pay for work is money coming in. The other choices are costs, which are money going out.
4. With \$60 of income and 50/30/20, how much goes to saving?
A \$18
30 percent of 60 is 18 dollars.
5. Ava gets \$50 allowance and earns \$30 doing chores. Using 50/30/20, how much goes to saving?
A \$24
Total income is 80 dollars, and 30 percent of 80 is 24 dollars.
6. Which is the best reason to compare a spending log with the plan?
A To see where money actually went and adjust
The log shows real spending, which you can use to fix the plan.
7. Dani plans \$30 for spending and actually spends \$36. Which description fits?
A \$6 over plan, fixed by trimming wants
36 minus 30 is 6 over, so something must be trimmed.
8. Two students each earn \$60. One saves first and one saves leftovers. Who is more likely to save?
C The one who saves first
Money moved out first is not available to spend by accident.
9. A student earns \$45, plans \$27 spending and \$18 saving. A friend asks to borrow \$10. What should the student consider?
A The \$10 leaves a deficit unless the plan changes
Money leaving the account must come from somewhere in the plan.
10. A student plans 50/30/20 on \$60 but finds the \$12 giving line is hard to afford. What is a reasonable adjustment?
D Lower the giving share and keep it in the plan on purpose
The 50/30/20 split is a starting point, so shares can be adjusted when the plan still adds up.

④ You Try

1. Which item is most clearly a need?
A Food to eat at lunch
Food is required to stay healthy. The others can be skipped without harm.

2. Which expense is most likely variable?
A Snacks bought after school
Snack spending changes from week to week, while the others are set amounts.
3. In the 50/30/20 starting rule from the lesson, what share goes to giving?
A 20 percent
Giving gets 20 percent in the lesson's starting plan.
4. Why is it helpful to write down a guess before starting a spending log?
C You can check your guess against the real total
Comparing guess and log shows how much you notice your spending.
5. Tom plans to save \$8 a week. How much will he have after 7 weeks if he follows the plan?
D \$56
8 times 7 is 56 dollars.
6. A student says, I do not need a budget since I have only a little money. What is the best reply?
C A plan matters most when money is limited
With less money, each dollar needs a job.
7. Sam wants \$90 headphones and saves \$15 a month. How many months will it take?
D 6 months
90 divided by 15 is 6 months.
8. A student plans \$24 a month in savings for a \$120 goal and, after 3 months, has \$72. Is that on track?
D Yes, 3 times 24 is 72
24 times 3 is 72, so the saving matches the plan.
9. A budget for \$100 has savings \$35, giving \$10, fixed \$10, variable \$35. A friend suggests also buying a \$20 item. What is the best response?
C Cut \$20 from variable spending or save for it
The plan already totals 90 with 10 flexible, so the item must replace other spending.
10. A student buys an item only because it is on sale for \$75, down from \$100. How much did the student actually spend, and was it a saving?
A \$75 spent, and it saved nothing if the item was not needed
The student spent 75 dollars. Savings only exist if the item was planned.

Keep going with the full Life Skills workbook

You just tried one topic. The full Grade 6 workbook has every topic below, each with a Quick Check, a lesson, We Do It Together, up to 90 You Try questions, Show What You Know and a full answer key.

1. Budgeting and my first income Jump\$tart Spending
2. Digital citizenship and online safety CASEL Responsible Decision-Making
3. Sleep, nutrition and exercise habits NHES 7
4. Time management and study skills CASEL Self-Management
5. Resolving conflicts with a win-win approach CASEL Relationship Skills
6. First aid and handling emergencies NHES 7
7. Consumer smarts and advertising Jump\$tart Spending

Get it, plus online lessons with self-scoring checks and progress tracking, at **uponlylearning.com**.

More from UpOnly Learning

Lessons, practice and books for every subject.



Membership

On-screen lessons, practice, Quick Checks and progress reports in every subject, for the whole household, in several languages, with rewards for practice.



Practice workbooks

Printable workbooks across every subject, ready to print at home, with the answers explained.



Summer preparation books

“Prepare for next grade” books that help students start each new school year with confidence.



Digital flashcards

Tap-to-flip cards with audio in several languages, plus printable versions.



Free resources

Free lessons, samples and guides for students, parents, teachers, tutors and homeschool families.



“Every student deserves what I want for my own kids: clear lessons, one step at a time.”

— Dr. Evan J. Hasson, founder

Visit

uponlearning.com

Scan to see everything we offer





UpOnly Learning

Your next step starts here

Free workbooks, practice sheets and parent guides, plus printable books for every grade we cover, in English, Spanish and Portuguese. We keep adding new grades and subjects, so see what's new on our website.

Visit uponlylearning.com



Scan with your phone's camera

Help us make this better

We are constantly updating our material so it keeps getting better. If you spot a mistake, photograph the page and email it to support@uponlylearning.com. We read every message.

One step at a time.

UO-LIFE-6 · © 2026 UpOnly Learning, LLC. Free sample · free to print and share.