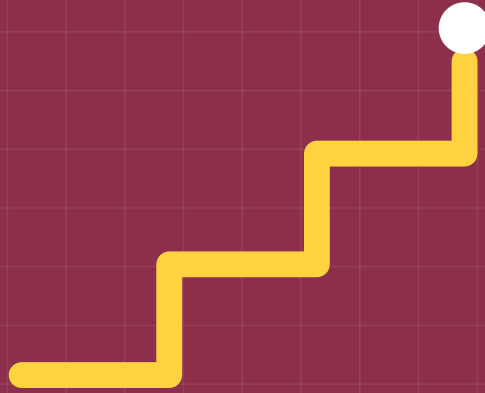




UpOnly Learning



GRADE 8

FREE SAMPLE WORKBOOK

Life Skills Grade 8

One step at a time. · Ages 13–14 · Free sample: 1 of 7 topics

UO-LIFE-8

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

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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 8

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

- Credit, loans and debt and Jobs, paychecks and taxes use real numbers; keep a calculator handy and look at a sample pay stub together.
- For Digital footprint, privacy and spotting misinformation, search your student's name together and check one claim by looking at its source.
- Respect, consent and healthy teen relationships and Making healthy choices about vaping, alcohol and drugs are sensitive topics; answer questions calmly and honestly.
- Encourage your student to check their own work with the answer key and talk about how each idea applies at home.

Your eighth grader is preparing for high school and the choices that come with it, and your calm conversations make those choices easier.

GRADE 8

CONTENTS · UO-LIFE-8



Life Skills: Grade 8

Free Sample Workbook · Ages 13–14 · 1 of 7 topics, with a Quick Check, a lesson, We Do It Together, You Try and an answer key

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<i>Compare loan costs using interest and fees, understand credit cards and credit scores and avoid debt traps Jump\$tart Managing Credit</i>	
Quick Check 7 · Learn It 9 · We Do It Together 11 · You Try 13 · Answer Key 14	



Credit, loans and debt

The student will calculate the total cost of a loan and of carrying a credit card balance, explain what affects a credit score, and describe strategies to avoid unmanageable debt.

① Quick Check

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

1. What does buy now pay later often involve?
A Getting the purchase for free after four payments **B** Never paying for the item because the fee covers it
C Splitting a purchase into payments, sometimes with fees
D Paying the whole price in cash on the day of the purchase
2. What happens if you pay only the minimum on a card?
A The balance disappears in a month or two **B** The interest stops after the first payment
C The credit limit doubles on the day that the first payment is made
D Interest keeps adding, and the balance lasts a long time
3. What is a secured loan?
A A loan backed by collateral **B** A loan from a friend that is never written down **C** A loan that is always free
D A loan with no payments due until retirement
4. Why compare APR and fees before borrowing?
A They show the lender's phone number **B** They show how many friends have the loan
C They show the true cost of the loan **D** They show the color of the card
5. Why is a high APR a problem when carrying a balance?
A More of each payment goes to interest and the debt grows faster **B** It makes payments due earlier than before
C It makes the balance smaller each month on its own **D** It raises the credit limit on the card by the same amount
6. A card has a \$2,400 balance at 15 percent APR. About how much interest is added in one month?
A \$15 **B** \$30 **C** \$360 **D** \$300
7. Sam borrows \$800 and repays \$70 per month for 12 months. What is the cost of the loan?
A \$40 **B** \$840 **C** \$800 **D** \$80
8. To keep utilization at or below 30 percent, what is the highest balance on a \$500 limit?
A \$150 **B** \$15 **C** \$250 **D** \$350

9. A \$600 card balance at 20 percent APR is paid down with \$50 a month and no new purchases. About how many months does it take?
- A 7 months B 14 months C 12 months D 28 months
10. A student sees an ad: Get cash now with no credit check. What is the best response?
- A Assume it is free because the ad says that cash is waiting B Sign immediately because the cash is needed now
- C Give a bank number first so the lender can send cash
- D Read the terms carefully because such loans can have very high costs

② Learn It

Key words

- **debt:** Money you owe to someone else
- **loan:** Money borrowed that must be repaid, usually with interest
- **APR:** Annual percentage rate: the yearly cost of borrowing, shown as a percent
- **credit limit:** The most you are allowed to borrow on a card
- **credit utilization:** The share of your credit limit that you are using
- **minimum payment:** The smallest amount you must pay each month to avoid a late fee
- **credit report:** A record of your borrowing and repayment history
- **collateral:** Property that a lender can take if you do not repay a secured loan

Warm-up

1. Ask: When is borrowing money a smart choice, and when might it be a mistake?
2. Ask the student to explain interest in their own words and give an example from Grade 7.

Borrowing is a tool. Like any tool, it helps when used well and hurts when used carelessly.

Teach

1. Review: interest is the price of borrowing. Teach total cost of a loan: total repaid minus amount borrowed. Example: borrow \$1,000 and repay \$50 per month for 24 months, so you repay \$1,200. The cost of borrowing is \$200, or 20 percent of the amount borrowed.
2. Teach credit card interest: at 18 percent APR, the monthly rate is 1.5 percent, so a \$1,000 balance adds \$15 interest in one month. If you pay only \$25 a month and add no purchases, it takes 62 months and you pay about \$1,539 in total.
3. Teach how to avoid card interest: pay the full statement balance every month and never rely on minimum payments.
4. Teach credit scores: payment history is the biggest factor, then how much of your limit you use (keep it below about 30 percent), length of history, new accounts and mix of credit. A \$300 balance on a \$1,000 limit is 30 percent utilization.
5. Teach types of debt: helpful uses such as education or a home loan, versus risky ones such as high-interest cards, payday loans and buy now pay later plans with fees. Warn about predatory lending and scams, and explain that a contract signed by a person under 18 can usually be cancelled, so lenders require an adult to sign.
6. Teach how to avoid trouble: build an emergency fund, borrow only what you can repay, compare APR and fees, read the terms and ask for help early if payments are hard. Everyone has rights, and nonprofit credit counselors can help.

Debt is not shameful, and it is not free. The skill is knowing the true cost before you sign.

Guided practice

1. Fill in the table for a \$600 card balance at 20 percent APR with \$50 payments for the first three months. Month 1 interest is \$10.
2. Compare two pretend loan offers by total repaid and by APR.
3. Compute credit utilization for three card balances.
4. Discuss what you would do if you could not make a payment.

Let's put the numbers in the table so we can see how the balance moves.

Worked examples

A loan of \$2,000 is repaid at \$100 per month for 24 months. What is the total repaid and the cost?

Total repaid is \$2,400, so the cost is \$400.

A card has a \$500 balance and a \$2,000 limit. What is the utilization?

25 percent.

Watch for these mistakes

Mistake: Making only the minimum payment is fine.

Fix: Explain that minimum payments keep you in debt for years. The example takes 62 months to pay \$1,000 at \$25 per month and costs over \$500 in interest.

Mistake: Closing all my cards is the best way to fix credit.

Fix: Explain that credit history and available credit help your score. Use cards lightly and pay in full rather than panic-closing.

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 credit utilization?

- A** The share of your credit limit that you are using **B** The total interest that you have paid over the last year
C The date that a card was first opened **D** The number of cards that you keep in your wallet

Answer: A The share of your credit limit that you are using

Why: Utilization compares a balance to the limit, such as 30 percent used.

2. What is a payday loan?

- A** A gift from an employer **B** A savings plan with free interest **C** A job that pays every day
D A short loan with very high fees

Answer: D A short loan with very high fees

Why: Payday loans can cost much more than other loans.

3. A loan is repaid at \$75 per month for 6 months. What is the total repaid?

- A** \$225 **B** \$525 **C** \$900 **D** \$450

Answer: D \$450

Why: Multiply the monthly payment by the number of months: $75 \times 6 = 450$.

4. Which is a risky type of debt?

- A** A high-interest credit card balance **B** A planned home loan with fair terms **C** A small loan with clear terms
D A savings account

Answer: A A high-interest credit card balance

Why: High interest makes the balance grow fast.

5. Explain why paying on time matters even for small bills.

- A** Late payments help a score by showing you borrow often
B Payment history is the biggest part of a credit score, and late fees add costs
C Only large bills are reported to lenders and the credit report
D Small bills never affect a credit score or a credit report at all

Answer: B Payment history is the biggest part of a credit score, and late fees add costs

Why: Paying on time protects the score and avoids fees even on small amounts.

6. A student pays only the minimum each month and adds no purchases. What is the likely result?
- A** The credit limit is lowered to zero by the lender right away
B The interest stops after the first month of payments **C** The balance lasts a long time and the interest adds up
D The balance disappears right away after one payment

Answer: C The balance lasts a long time and the interest adds up

Why: Interest is added each month, so small payments leave the debt around for years.

7. Sam borrows \$1,200 and repays \$105 per month for 12 months. What is the cost of the loan?
- A** \$60 **B** \$120 **C** \$1,260 **D** \$1,200

Answer: A \$60

Why: Total repaid is $105 \times 12 = 1,260$. Subtract the amount borrowed: $1,260 - 1,200 = 60$.

8. A student wants a \$900 item and saves \$75 a month. How many months of saving are needed?
- A** 6 months **B** 18 months **C** 12 months **D** 24 months

Answer: C 12 months

Why: Divide the price by the monthly saving: $900 \div 75 = 12$ months, with no interest paid.

9. Which statement about APR and monthly rate is correct?
- A** A 24 percent APR is about 2 percent a month **B** A 24 percent APR is 24 percent every single month
C A 24 percent APR has no monthly rate **D** A 24 percent APR is 0.24 percent each month

Answer: A A 24 percent APR is about 2 percent a month

Why: 24 divided by 12 months is 2 percent per month, so the yearly rate is spread over twelve months.

10. A card balance of \$1,000 at 18 percent APR gets a \$50 payment and no new purchases. What is the balance after one month?
- A** \$1,015 **B** \$1,130 **C** \$965 **D** \$950

Answer: C \$965

Why: Interest is $1,000 \times 18/1,200 = 15$. The new balance is $1,000 + 15 - 50 = 965$.

④ You Try: 10 questions

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

1. What is the cost of a loan?
A The amount borrowed plus the total repaid **B** The number of payments in the loan agreement
C The date of the first payment **D** The total repaid minus the amount borrowed
2. What is a loan?
A Money found on the ground and kept by the person who finds it **B** Money earned at work and spent right away
C Money given away that never has to be returned to anyone
D Money borrowed that must be repaid, usually with interest
3. Which is the biggest factor in a credit score?
A The number of friends you have **B** The color of your card **C** Payment history
D The store where you shop most
4. Which is a sign of a possible scam?
A A bank statement arrives on time each month in the mail **B** A lender shows all of the terms clearly in writing
C A nonprofit counselor offers a free first visit **D** A stranger asks for money up front to fix your credit
5. Which is a good reason to build an emergency fund?
A It lets a person pay for surprises without borrowing **B** It earns a person a higher credit limit on every card
C It makes loans free **D** It removes the need for any budget at all
6. Sam borrows \$900 and repays \$80 per month for 12 months. What is the cost of the loan?
A \$960 **B** \$60 **C** \$900 **D** \$120
7. A card has a \$500 balance at 30 percent APR. About how much interest is added in one month?
A \$6.25 **B** \$125 **C** \$125.50 **D** \$12.50
8. A \$600 card balance at 20 percent APR is paid with \$100 a month and no new purchases. About how much interest is paid in all?
A \$600 **B** \$638 **C** \$76 **D** \$38
9. A student wants an emergency fund equal to 3 months of expenses at \$900 a month. How large is the goal?
A \$3,600 **B** \$1,350 **C** \$5,400 **D** \$2,700
10. A \$1,000 card balance at 18 percent APR is paid down with \$25 a month and no new purchases. About how many months does it take?
A 40 months **B** 124 months **C** 62 months **D** 31 months

Credit, loans and debt: Answers and explanations

① Quick Check

- What does buy now pay later often involve?
C Splitting a purchase into payments, sometimes with fees
The plan can have fees or late charges, so the total may be more than the price.
- What happens if you pay only the minimum on a card?
D Interest keeps adding, and the balance lasts a long time
Minimum payments can keep a person in debt for years because interest keeps being added.
- What is a secured loan?
A A loan backed by collateral
If a borrower stops paying a secured loan, the lender can take the collateral.
- Why compare APR and fees before borrowing?
C They show the true cost of the loan
Different offers can cost very different amounts.
- Why is a high APR a problem when carrying a balance?
A More of each payment goes to interest and the debt grows faster
A higher APR means a bigger interest cost each month, so debt grows faster.
- A card has a \$2,400 balance at 15 percent APR. About how much interest is added in one month?
B \$30
The monthly rate is $15 \div 12 = 1.25$ percent. Then $2,400 \times 0.0125 = 30$.
- Sam borrows \$800 and repays \$70 per month for 12 months. What is the cost of the loan?
A \$40
Total repaid is $70 \times 12 = 840$. Subtract the amount borrowed: $840 - 800 = 40$.
- To keep utilization at or below 30 percent, what is the highest balance on a \$500 limit?
A \$150
Multiply the limit by 0.30: $500 \times 0.30 = 150$.
- A \$600 card balance at 20 percent APR is paid down with \$50 a month and no new purchases. About how many months does it take?
B 14 months
Each month interest is added before the payment, so it takes longer than $600 \div 50$. A month-by-month table gives about 14 months.
- A student sees an ad: Get cash now with no credit check. What is the best response?
D Read the terms carefully because such loans can have very high costs
Cash offers with no credit check often come with high fees, so read every term.

④ You Try

- What is the cost of a loan?
D The total repaid minus the amount borrowed
The cost is the extra money paid to borrow, not the money borrowed.

2. What is a loan?

D Money borrowed that must be repaid, usually with interest

A loan is a promise to repay what was borrowed plus the cost of borrowing.

3. Which is the biggest factor in a credit score?

C Payment history

Paying on time shows lenders that you repay as agreed.

4. Which is a sign of a possible scam?

D A stranger asks for money up front to fix your credit

Scams ask for fees or personal details before helping.

5. Which is a good reason to build an emergency fund?

A It lets a person pay for surprises without borrowing

Savings can cover a car repair or a bill so a person avoids high-interest debt.

6. Sam borrows \$900 and repays \$80 per month for 12 months. What is the cost of the loan?

B \$60

Total repaid is $80 \times 12 = 960$. Subtract the amount borrowed: $960 - 900 = 60$.

7. A card has a \$500 balance at 30 percent APR. About how much interest is added in one month?

D \$12.50

The monthly rate is $30 \div 12 = 2.5$ percent. Then $500 \times 0.025 = 12.50$.

8. A \$600 card balance at 20 percent APR is paid with \$100 a month and no new purchases. About how much interest is paid in all?

D \$38

A month-by-month table adds interest each month. Over about 7 months the interest is roughly \$38.

9. A student wants an emergency fund equal to 3 months of expenses at \$900 a month. How large is the goal?

D \$2,700

Multiply monthly expenses by the months: $900 \times 3 = 2,700$.

10. A \$1,000 card balance at 18 percent APR is paid down with \$25 a month and no new purchases. About how many months does it take?

C 62 months

Each month interest is added before the payment, so it takes longer than $1000 \div 25$. A month-by-month table gives about 62 months.

Keep going with the full Life Skills workbook

You just tried one topic. The full Grade 8 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. Credit, loans and debt Jump\$tart Managing Credit
- 2. Jobs, paychecks and taxes Jump\$tart Earning Income
- 3. Digital footprint, privacy and spotting misinformation NHES 2
- 4. Setting long-term goals and planning for high school NHES 6
- 5. Respect, consent and healthy teen relationships NHES 4
- 6. Making healthy choices about vaping, alcohol and drugs NHES 1
- 7. Advocacy and community service NHES 8

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— Dr. Evan J. Hasson, founder

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