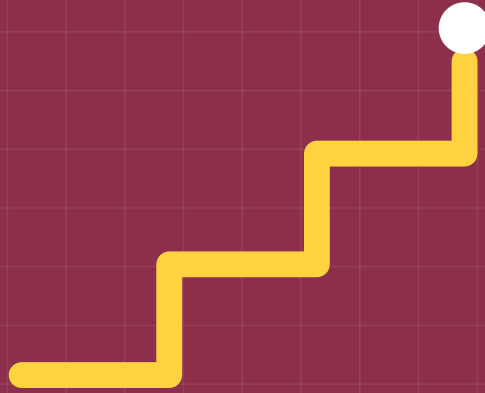




UpOnly Learning



GRADE 7

FREE SAMPLE WORKBOOK

Life Skills Grade 7

One step at a time. · Ages 12–13 · Free sample: 1 of 7 topics

UO-LIFE-7

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 7

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

- Saving goals, compound interest and the basics of credit works best with a real savings goal; keep a calculator nearby for the interest practice.
- Understanding and managing stress and Supporting friends and asking for help are personal topics; let your student share only what they want to share.
- Career exploration: interests, skills and pathways is a good chance to talk about the jobs in your family and community.
- Encourage your student to check their own work with the answer key and talk about how each idea applies at home.

Your seventh grader is learning how to handle money, stress, and friendships, and your openness makes it easier for them to ask questions.

GRADE 7

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Life Skills: Grade 7

Free Sample Workbook · Ages 12–13 · 1 of 7 topics, with a Quick Check, a lesson, We Do It Together, You Try and an answer key

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Topic 1 · Saving goals, compound interest and the basics of credit	7
<i>Compare simple and compound interest, set a savings goal and explain how borrowing and credit scores work</i> Jump\$tart Saving	
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Saving goals, compound interest and the basics of credit

The student will compare simple and compound interest for a savings goal using calculations, and explain how borrowing, interest and a credit score work together.

① Quick Check

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

1. What is compound interest?
A Interest that is paid out in cash at the end of each year
B Interest calculated on the principal plus the interest already earned
C Interest that the bank takes away from a savings account
D Interest calculated only on the original amount for every year
2. Mia wants to save \$90 in 5 months. How much must she save each month?
A \$12.86 **B** \$85 **C** \$18 **D** \$9
3. What does APR stand for?
A Average payment return **B** Annual payment record **C** Automatic purchase rate **D** Annual percentage rate
4. What is a credit card?
A A card that holds free money given out by the bank **B** A card that can only be used with cash already saved
C A prize card from a store for loyal customers who shop often
D A way to borrow money that must be repaid, often with interest
5. Which statement about APR is correct?
A APR only applies to savings accounts **B** A higher APR costs less to borrow
C A lower APR costs less to borrow **D** APR is the amount of the principal
6. What is the balance after 2 years on \$2,000 at 3 percent interest compounded yearly?
A \$2,129.80 **B** \$2,126.90 **C** \$2,121.80 **D** \$2,122.40
7. Which statement about the rule of 72 is correct?
A At a higher rate, money doubles in fewer years **B** At a higher rate, money doubles in more years
C It gives exact answers for every possible rate **D** It only works for loans and never for savings

8. Find the simple interest on \$700 at 4 percent per year for 5 years.
- A \$840 B \$28 C \$1,400 D \$140
9. Sam pays only the minimum on a card each month and adds new charges. What is the likely result?
- A The balance and interest stay around for a long time B The balance is gone in just one month
- C The credit score reaches the top score of 850 D The APR drops to zero percent for the rest of the year
10. Lena saves for a \$260 tablet and has 20 weeks. How much must she save each week?
- A \$6.50 B \$13 C \$240 D \$26

② Learn It

Key words

- **principal:** The starting amount of money saved or borrowed
- **simple interest:** Interest calculated only on the principal
- **compound interest:** Interest calculated on the principal plus the interest already earned
- **annual percentage rate (APR):** The yearly cost of borrowing money, shown as a percent
- **credit:** Permission to borrow money or buy now and pay later
- **credit score:** A number, usually from 300 to 850, that estimates how reliably a person repays borrowed money
- **rule of 72:** A shortcut: divide 72 by the interest rate to estimate years for money to double
- **savings goal:** A specific amount of money to save by a certain date

Warm-up

1. Ask: If you had \$100 and could leave it for 10 years, how much do you think it could be worth in a savings account?
2. Ask: Have you heard people say they are in debt? What do you think that means?

Time is the secret ingredient in saving. Today you will see how time and interest work for you when you save and against you when you borrow.

Teach

1. Review K to Grade 5 knowledge: interest is a payment for using money. Teach savings goals: a goal needs an amount, a date and a monthly plan. Example: \$600 in 12 months means \$50 a month.
2. Teach simple interest: $\text{principal} \times \text{rate} \times \text{time}$. \$500 at 4 percent for 2 years earns $500 \times 0.04 \times 2 = \$40$, so the total is \$540.
3. Teach compound interest: each year, interest is added to the balance. \$500 at 4 percent: year 1 earns \$20 (balance \$520); year 2 earns \$20.80 (balance \$540.80). Show a table and point out that the extra \$0.80 is interest on interest.
4. Teach the rule of 72: at 6 percent, money doubles in about $72 \div 6 = 12$ years. At 8 percent, about 9 years.
5. Teach credit: borrowing money means paying it back plus interest. A credit card is a loan you repay each month. If you do not pay the full balance, interest is added, and at 20 percent APR a \$600 balance can add about \$120 in a year.
6. Teach credit score: it rises when you pay on time, use only a small part of your credit limit and keep accounts for a long time. It falls with late payments or high balances. A good score can lower the interest rates you are offered. Explain that people under 18 usually cannot have their own credit card, and an adult account can be a first lesson in responsibility.

Interest works like a snowball. When you save, the snowball grows in your favor. When you borrow and do not pay, it grows against you.

Guided practice

1. Fill out a compound interest table for \$1,000 at 5 percent for 3 years. Year 1: \$1,050; year 2: \$1,102.50; year 3: \$1,157.63. Compare to simple interest (\$1,150).
2. Plan a savings goal: choose something that costs \$240, a 6 month deadline and a weekly or monthly amount.
3. Use the pretend loan: borrow \$200 at 10 percent for one year, repaid in one payment at the end. Compute the total paid back and the cost of borrowing.
4. Discuss three habits that build a good credit score.

Let's watch the numbers grow in the table. Check each calculation with a calculator.

Worked examples

Find the balance after 2 years for \$300 at 5 percent compounded yearly.

\$330.75. Year 1: $300 \times 1.05 = 315$. Year 2: $315 \times 1.05 = 330.75$.

Dev borrows \$200 at 10 percent simple interest for 1 year. How much does he repay?

\$220.

Watch for these mistakes

Mistake: A credit card is free money until the bill comes.

Fix: Explain that credit is a loan. Charging more than you can pay means interest and possibly debt that grows.

Mistake: Minimum payments are all I need to pay.

Fix: Explain that paying only the minimum keeps the balance and interest around for a long time. Paying the full balance avoids interest.

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. Mia wants to save \$120 in 6 months. How much must she save each month?

A \$20 **B** \$114 **C** \$10 **D** \$15

Answer: **A** \$20

Why: Divide the goal by the number of months: $120 \div 6 = 20$ a month.

2. What does a lender look at when a person asks for a loan?

A Whether the person has repaid borrowed money reliably **B** The number of friends the person has online
C The name of the school the person attends **D** The color and style of the clothes the person wears

Answer: **A** Whether the person has repaid borrowed money reliably

Why: A credit score and history show how reliably money has been repaid before.

3. What does the rule of 72 estimate?

A How many years it takes money to double **B** How old a person must be to open an account
C How much a loan costs in a year **D** How many dollars to save each week

Answer: **A** How many years it takes money to double

Why: The rule of 72 divides 72 by the interest rate to estimate years until money doubles.

4. Why is a credit card not free money?

A The card has no limit on what can be spent **B** The amount charged must be paid back
C The bank gives the money as a gift **D** Only adults must pay for charges

Answer: **B** The amount charged must be paid back

Why: Charges are loans, and the borrower owes the full amount plus any interest.

5. Find the simple interest on \$3,000 at 5 percent per year for 2 years.

A \$300 **B** \$150 **C** \$3,000 **D** \$3,300

Answer: **A** \$300

Why: Simple interest is principal times rate times time: $3,000 \times 0.05 \times 2 = 300$. The principal is not part of the interest.

6. What is the balance after 2 years on \$500 at 4 percent interest compounded yearly?

- A** \$540.20 **B** \$544.80 **C** \$541.60 **D** \$540.80

Answer: D \$540.80

Why: Each year the balance is multiplied by 1.04: 500×1.04 for 2 years gives 540.80. Interest is added to the balance each year.

7. Why does compound interest earn more than simple interest over many years?

- A** Interest is also earned on interest that was already added **B** The principal is always larger at the start of the term
C The bank deposits a gift into the account each year **D** The interest rate becomes higher with each year

Answer: A Interest is also earned on interest that was already added

Why: The extra growth comes from earning interest on earlier interest, and it grows with time.

8. Use the rule of 72 to estimate how long money takes to double at 4 percent.

- A** About 68 years **B** About 25 years **C** About 18 years **D** About 9 years

Answer: C About 18 years

Why: The rule of 72 divides 72 by the rate: $72 \div 4 = 18$. This is an estimate of the years needed to double.

9. Two students save toward a \$300 goal. One saves \$25 a month and one saves \$50 a month, both with no interest. How do their times compare?

- A** They reach the goal in exactly the same time as each other
B Neither saver reaches the goal because the amounts are too small
C The \$25 saver reaches the goal first because 25 is the smaller number
D The \$50 saver reaches the goal in half the time, in 6 months compared with 12

Answer: D The \$50 saver reaches the goal in half the time, in 6 months compared with 12

Why: 300 divided by 25 is 12 months, and 300 divided by 50 is 6 months.

10. Why might a savings account with compound interest be a better choice than a jar for a goal 5 years away?

- A** The jar earns more over time than the account does **B** The account cannot be used for a savings goal
C Interest keeps adding to the balance, and the money is protected **D** Banks pay no interest on savings of any kind

Answer: C Interest keeps adding to the balance, and the money is protected

Why: Time and compounding favor an account that earns interest over many years.

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. Can people under 18 usually have their own credit card?
A Yes, if a friend signs the form for them **B** Yes, once they have saved at least \$100 in the bank
C Yes, any student can open one at a bank branch **D** No, they usually need to be adults to open one
2. Why does borrowing money cost more than the amount borrowed?
A The money loses value as soon as it is lent **B** The bank keeps the money and returns nothing
C The borrower pays taxes on the principal **D** Interest is added to what must be paid back
3. What is simple interest?
A Interest that is charged only on loans and never on savings
B Interest calculated on the principal plus all interest already earned **C** Interest calculated only on the principal
D Interest that a bank pays once and then stops paying
4. Use the rule of 72 to estimate how long money takes to double at 12 percent.
A About 8 years **B** About 3 years **C** About 60 years **D** About 6 years
5. Which is the best reason to check a savings plan each month?
A To borrow more than is needed for the goal **B** To stop saving as soon as one deposit is made
C To see if the monthly amount still reaches the goal by the date **D** To make sure the goal is never changed
6. A card balance of \$1,000 is carried for one year at 24 percent APR. About how much interest is added?
A \$20 **B** \$2,400 **C** \$1,240 **D** \$240
7. Jo saves \$25 a month with no interest. How much is saved after 3 years?
A \$900 **B** \$1,200 **C** \$300 **D** \$75
8. Dev borrows \$1,200 at 5 percent simple interest for one year. How much does he repay in all?
A \$1,800 **B** \$1,205 **C** \$1,260 **D** \$60
9. Find the interest earned in 3 years on \$500 at 10 percent compounded yearly.
A \$665.50 **B** \$150 **C** \$165.50 **D** \$50
10. Dev borrows \$200 at 10 percent simple interest for one year. How much does he repay in all?
A \$400 **B** \$210 **C** \$220 **D** \$20

Saving goals, compound interest and the basics of credit: Answers and explanations

① Quick Check

- What is compound interest?
B Interest calculated on the principal plus the interest already earned
Compound interest includes earlier interest in the balance, so the balance grows faster over time.
- Mia wants to save \$90 in 5 months. How much must she save each month?
C \$18
Divide the goal by the number of months: $90 \div 5 = 18$ a month.
- What does APR stand for?
D Annual percentage rate
APR is the yearly cost of borrowing shown as a percent.
- What is a credit card?
D A way to borrow money that must be repaid, often with interest
A credit card is a loan, so unpaid balances grow with interest.
- Which statement about APR is correct?
C A lower APR costs less to borrow
APR is the yearly cost of borrowing, so lower is cheaper.
- What is the balance after 2 years on \$2,000 at 3 percent interest compounded yearly?
C \$2,121.80
Each year the balance is multiplied by 1.03: $2,000 \times 1.03$ for 2 years gives 2,121.80. Interest is added to the balance each year.
- Which statement about the rule of 72 is correct?
A At a higher rate, money doubles in fewer years
Dividing 72 by a larger rate gives a smaller number of years.
- Find the simple interest on \$700 at 4 percent per year for 5 years.
D \$140
Simple interest is principal times rate times time: $700 \times 0.04 \times 5 = 140$. The principal is not part of the interest.
- Sam pays only the minimum on a card each month and adds new charges. What is the likely result?
A The balance and interest stay around for a long time
Small payments and new charges mean the interest keeps building on a balance that stays high.
- Lena saves for a \$260 tablet and has 20 weeks. How much must she save each week?
B \$13
Divide the cost by the number of weeks: $260 \div 20 = 13$ a week.

④ You Try

- Can people under 18 usually have their own credit card?
D No, they usually need to be adults to open one
Most banks require an adult age to open a credit card account.

2. Why does borrowing money cost more than the amount borrowed?

D Interest is added to what must be paid back

Borrowers pay interest in exchange for using someone else's money.

3. What is simple interest?

C Interest calculated only on the principal

Simple interest uses the starting amount for every year, so it grows by the same amount each year.

4. Use the rule of 72 to estimate how long money takes to double at 12 percent.

D About 6 years

The rule of 72 divides 72 by the rate: $72 \div 12 = 6$. This is an estimate of the years needed to double.

5. Which is the best reason to check a savings plan each month?

C To see if the monthly amount still reaches the goal by the date

Checking lets a student fix a plan that is slipping behind.

6. A card balance of \$1,000 is carried for one year at 24 percent APR. About how much interest is added?

D \$240

One year of interest is the balance times the rate: $1,000 \times 0.24 = 240$. Paying the balance in full avoids this cost.

7. Jo saves \$25 a month with no interest. How much is saved after 3 years?

A \$900

There are 12 months in a year: $25 \times 12 \times 3 = 900$. With no interest, savings are only what Jo puts in.

8. Dev borrows \$1,200 at 5 percent simple interest for one year. How much does he repay in all?

C \$1,260

Interest is $1,200 \times 0.05 = 60$, and he repays the principal plus interest: 1,260.

9. Find the interest earned in 3 years on \$500 at 10 percent compounded yearly.

C \$165.50

The final balance is 665.50. Subtract the starting 500 to find the interest earned: 165.50.

10. Dev borrows \$200 at 10 percent simple interest for one year. How much does he repay in all?

C \$220

Interest is $200 \times 0.1 = 20$, and he repays the principal plus interest: 220.

Keep going with the full Life Skills workbook

You just tried one topic. The full Grade 7 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. Saving goals, compound interest and the basics of credit Jump\$tart Saving
2. Understanding and managing stress CASEL Self-Management
3. Healthy relationships and personal boundaries NHES 4
4. Cooking skills and food safety NHES 7
5. Decision-making: weighing risks and rewards NHES 5
6. Career exploration: interests, skills and pathways Jump\$tart Earning Income
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