



JA More than Money[®]

PRE-TEST

Student Information

1. What are the first three letters of your **last** name?

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2. When were you born?

Month			Day			Year			

3. What grade are you in? (**Please check one only.**)

2nd 3rd 4th 5th Other _____

4. **NOT** including this program, how many times have you participated in Junior Achievement?

This is my first time 1 2 3 4 5 or more

5. Are you completing the pre- or post-test?

Pre-Test Post-Test

Knowledge Questions (Please circle the correct answer.)

1. What is an entrepreneur?

- a. Someone who starts a business
- b. A business employee
- c. A government employee
- d. A volunteer

2. I put \$10 in the bank and a month later, I have \$15. I received the extra \$5 from the bank because I let them use my money. This is called:

- a. Start-up costs
- b. Estimate
- c. Interest
- d. Expenses

3. If you work for income, but are not working for another person or company, you are:

- a. A volunteer
- b. A mentor
- c. A business consumer
- d. Self-employed

4. Once all the expenses of a business are paid, the left-over money is called:

- a. Expenses
- b. Profit
- c. Estimate
- d. Start-up costs

5. What is a good example of money management?
 - a. Earning \$5 and spending \$10
 - b. Giving away all your money
 - c. Earning \$5, spending \$2, saving \$2, and giving away \$1
 - d. Saving all your money

6. Which of the following is NOT part of being a SMART consumer?
 - a. Not making a plan
 - b. Ask questions
 - c. Stop and think
 - d. Take action

7. Many commercials sell products, but don't tell you the whole truth about them. This is known as:
 - a. Role model
 - b. Work ethic
 - c. Deceptive advertising
 - d. Estimate

8. If you spend \$15 to start a candy store (\$5 for candies, \$5 for jars to put the candies in, and \$5 for a box to put your money in) these costs are your:
 - a. Start-up costs
 - b. Interest
 - c. Profit
 - d. Business plan

9. True or False: A personal consumer is someone who buys goods or services for her or his business.
 - a. True
 - b. False

10. An ability you use in your work that you develop with training or practice (for example, using a computer or writing) is:
 - a. Work ethic
 - b. Entrepreneurship
 - c. Job skill
 - d. Business consumer

11. When you grow up and finish school, do you want to:
 - a. Work for a company
 - b. Own your own business
 - c. Not work, but stay home and take care of family
 - d. Not work at all

12. Please put the following items in order: Which do you need first to create a juice stand? What do you need second? What do you need third, etc.?

CHAIRS JUICER TABLE SUGAR FRUIT BOX FOR MONEY WATER

1.	4.	7.
2.	5.	
3.	6.	

13. Put the following list of steps for starting a juice stand in order (which one comes first, second, third, etc.)
- See how much money you earned and how much money you spent on your business.
 - Buy the fruits, the juicer or blender, the cups, the sugar, the drinking water, and a table to put everything on.
 - Use the profits to set up a second juice stand.
 - Decide where to put the juice stand, how many days a week you will sell juice, and how your friends can help you get people to buy your juice.
 - Sell the juice and get paid.

First step (a, b, c, d, or e)?

Second step (a, b, c, d, or e)?

Third step (a, b, c, d, or e)?

Fourth step (a, b, c, d, or e)?

Fifth step (a, b, c, d, or e)?:

Are these sentences true for you?

Please check the box under the answer that applies to you.	Yes	No	Sometimes
14. I save my money.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. I have a bank account.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. I would like to get a job to earn money.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. I know what it takes to get a job to earn money.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. It is important to go to school.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. I want to finish the grade I am in.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. I want to go on to middle school.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. I work well with my classmates and do things in a team.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. Before I buy something, I stop to think if I need it or not.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. I ask for advice from the person I admire or from someone in my family about money, saving, or a job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>