

Financial Squirms

Your dad has given you \$5 as emergency-only money that you keep tucked out of sight in your wallet. After a ball game, your friends want to go to a restaurant. Because you have only two dollars in your wallet, other than the emergency fund, you order only a soda. Your friends tease you about your lack of money.

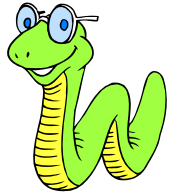
What suggestions do you have for dealing with the situation?



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Your piggy bank has less money in it than you thought. You are saving for a class trip, so you've been checking the piggy bank every weekend. You find there is money missing. You don't know what happened for sure, but you think your younger brother may have something to do with it.

What are the alternatives for handling the situation?



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The last time you babysat for your neighbors they were short of money and promised to pay you later. It has been two weeks and you haven't gotten the money yet. You really like the family and feel shy about reminding them about money they owe you.

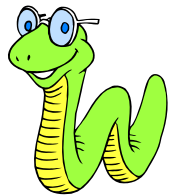
What suggestions do you have for dealing with the situation?



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You get a weekly allowance of \$10.00. However, you would like to increase your allowance to \$15.00.

How are you going to convince your parents to increase your allowance?



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For your 14th birthday, you received a total of \$100.00 from your parents and grandparents. Your parents think you should put the money in your savings account. However, you would rather buy new CDs with it.

How would you handle this situation?



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Your mom has given you \$30.00 to buy a new pair of shoes for school. You found shoes that you really don't like, but they would do, for \$28.99. However, right next to these pair of shoes is a pair for \$65.99. You've simply got to have these pair of shoes because everybody at school has the same pair. You ask your mom for the extra money and she says "NO"!

How would you handle this situation?

