Supplemental

Middle School Life Skills

Answer keys and standards crosswalk for every worksheet in this unit.

MSLS1 — Where Your Money Can Grow

FOR TEACHER USE — WHY THIS TOPIC

Why this topic — Most students reach 18 having never distinguished saving from investing or watched compound interest actually compound. This pair builds the vocabulary and the arithmetic before students ever open an account.

FOR TEACHER USE — ANSWER KEY

Savings math — 52 weeks x $10/week = $520 saved before any interest.

MSLS2 — College Costs Money, Here's the Basic Idea

FOR TEACHER USE — WHY THIS TOPIC

Why this topic — College cost is one of the biggest financial decisions a family makes, and 'sticker price vs. net price' is consistently the most misunderstood concept, surveys of high schoolers show most can't distinguish the two.

FOR TEACHER USE — ANSWER KEY

Vocabulary & interview — Accept any reasonable answer that uses the terms correctly and reflects an actual conversation.

MSLS3 — Why We Have Health Insurance

FOR TEACHER USE — WHY THIS TOPIC

Why this topic — Health insurance vocabulary (deductible, coinsurance, out-of-pocket max) rarely appears in any required course, yet nearly every young adult has to make a real insurance decision within a few years of turning 18.

FOR TEACHER USE — ANSWER KEY

Family interview — Accept any honest answer, including 'I don't know yet.' The goal is starting the conversation.

MSLS4 — Getting Your First Job

FOR TEACHER USE — WHY THIS TOPIC

Why this topic — First paycheck and first lease are two of the earliest real-world financial documents a teenager encounters, worth walking through before the real one shows up.

FOR TEACHER USE — ANSWER KEY

Paycheck math — $400 gross − $50 withheld = $350 net pay.