

Sunny Maze Bank

MANAGING MONEY • GRADES 5-6 • Financial Literacy

Name: _____

Date: _____

Follow the Money

Use the account activity to solve each real-world banking situation. Deposits add money to the account; debit-card purchases and withdrawals subtract money.

Sunny Maze Bank

ACCOUNT ACTIVITY

TRANSACTION	DETAIL	AMOUNT
Starting Balance		\$125.00
Deposit	Birthday money	+\$40.00
Debit Card	Bookstore	-\$18.50
Withdrawal	ATM cash	-\$25.00
Deposit	Yard work	+\$32.00
Debit Card	Game shop	-\$27.75

1. Paula checks her account after the \$40 birthday deposit and the \$18.50 bookstore purchase. What should her balance be at that point?

2. Michelle wants to withdraw \$60 at the ATM immediately after the \$25 withdrawal shown on the record. Would her balance still stay above \$50? What would the balance be?

3. Heather notices the \$32 yard-work deposit is missing from her banking app. What balance would the app show after the game-shop purchase if that deposit were never added?

4. Brandye has a \$100 minimum balance goal. After all the transactions shown, how much could she spend and still keep at least \$100 in the account?

5. Scott sees a pending \$24.50 debit-card purchase that is not yet included in the transaction record. What will his available balance be after that purchase posts?

6. Eric expects a \$55 deposit tomorrow. If a pending \$24.50 purchase posts first and then the deposit arrives, what will the new balance be?

7. Jennifer finds that the bookstore purchase was entered as \$81.50 instead of \$18.50. How much lower would the bank's balance appear because of the error?

8. Tracy wants to buy something that costs \$130. Using the final balance shown by the transactions, can she afford it without spending more than is in the account? How much would she be short or have left?

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- Paula checks her account after the \$40 birthday deposit and the \$18.50 bookstore purchase. What should her balance be at that point?
 $\$125.00 + \$40.00 - \$18.50 = \146.50 .
- Michelle wants to withdraw \$60 at the ATM immediately after the \$25 withdrawal shown on the record. Would her balance still stay above \$50? What would the balance be?
Balance after the shown ATM withdrawal is \$121.50. After another \$60 withdrawal: \$61.50. Yes, it stays above \$50.
- Heather notices the \$32 yard-work deposit is missing from her banking app. What balance would the app show after the game-shop purchase if that deposit were never added?
Without the \$32 deposit: $\$121.50 - \$27.75 = \$93.75$.
- Brandye has a \$100 minimum balance goal. After all the transactions shown, how much could she spend and still keep at least \$100 in the account?
Final balance is \$125.75, so she could spend \$25.75 and still keep \$100.
- Scott sees a pending \$24.50 debit-card purchase that is not yet included in the transaction record. What will his available balance be after that purchase posts?
 $\$125.75 - \$24.50 = \$101.25$.
- Eric expects a \$55 deposit tomorrow. If a pending \$24.50 purchase posts first and then the deposit arrives, what will the new balance be?
 $\$125.75 - \$24.50 + \$55.00 = \156.25 .
- Jennifer finds that the bookstore purchase was entered as \$81.50 instead of \$18.50. How much lower would the bank's balance appear because of the error?
 $\$81.50 - \$18.50 = \$63.00$ lower.
- Tracy wants to buy something that costs \$130. Using the final balance shown by the transactions, can she afford it without spending more than is in the account? How much would she be short or have left?
Final balance is \$125.75. No; she would be \$4.25 short.