Teacher Answer Key

Case Study

1. He cut a $15 weekly snack habit and paused a $10 streaming add-on.

2. The 3.0% APY boosted his balance slightly each week and rewarded him for early deposits.

Multiple Choice

1. C

2. B

3. A

Matching

1-C, 2-D, 3-B, 4-E, 5-A

Fill-in-the-Blank

1) weekly savings amount, 2) spreadsheet, 3) nonessential

Short Answer (Sample Responses)

Q1: Ensures consistency, reduces decision fatigue; "out of sight, out of mind."

Q2: Creates time pressure, prevents procrastination.

Q3: Compound savings from multiple cuts reaches the goal faster.