# “3-minute Concept” Animated Video Clips Series:

**“Personal Resource Management: Managing Finance**”

# Worksheet

**A. Fill-in-the-blank questions**

**Put the correct answers in the boxes provided.**

To practise saving, we should …

\_\_\_\_\_\_\_\_

1. develop the habit of “ before spending”.

\_\_\_\_\_\_\_\_

1. compare before making purchase decisions.

\_\_\_\_\_\_\_\_

1. arrange the priorities by putting things we

before things we want before purchasing.

\_\_\_\_\_\_\_\_

1. keep a record of our income and , which will

help us to understand our spending pattern and remind ourselves to

avoid impulsive purchasing.

**B. True or False**

**Study the following sentences about “Managing Finance”. Put a “T” in the blank for correct description and a “F” for incorrect description.**

|  |  |  |
| --- | --- | --- |
|  | We should only buy the things we “need” and never buy the things we “want”. |  |
|  | The effect of “compound interest” is powerful, so it is good to start saving or investing as early as possible. |  |
|  | Since the interest cost for deferring credit card payments is very low, it is not a big deal to delay credit card payments frequently. |  |

**C. Put a short-term savings plan into practice**

Our parents work hard for the family, and we should be filial and give back to our parents for their love and sacrifice. Let’s try to set a savings target to buy a small gift for your parents to express your gratitude. As the saying goes, “It’s the thought that counts”, the gift need not be expensive. It is more important to show your appreciation to your parents.

|  |  |
| --- | --- |
| Savings target: | $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Gift for parents: |  |
| Reason for choosing this gift: |  |
|  |  |
| Time for sending the gift: |  |

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