



Name _____ Date _____

KILLING TIME

Directions: Place a checkmark in the box next to the statement for which you agree or disagree.

AGREE	STATEMENT	DISAGREE
	1. Jessica started saving \$50 per month when he turned 18, while Beth started saving \$100 per month when she turned 24. Both earn 6% on their money. Beth will have more money by the time they both reach 30.	
	2. Credit card A has an interest rate of 12%, and credit card B has a rate of 16%. If Chris is going to leave a balance of \$1,000 on his card, card A is the better deal.	
	3. A dollar in the future is worth more than a dollar today.	
	4. The higher the interest rate, the less time it takes to reach a savings goal.	
	5. From a business perspective, it's good business to accelerate income and delay paying expenses.	
	6. The more time you have, the smaller the deposits you need to make to reach a financial goal.	
	7. A dollar today is worth less than a dollar in the future.	
	8. The smaller the down payment on a car, the less interest the owner pays for a car loan.	

Students complete the chart on their **own**, then compare their responses with a partner. Tally up the **class** results, calculate percentages, and discuss why they agree or disagree for each question.

Instructor: Ask the following questions.

How did your perceptions of investing change during this activity?

Which of your classmates' responses surprised you? Why?

Are you now more or less likely to start investing today? Why or why not?