Reading EOL (Evidence of Learning): Money and Consumer Issues

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_ / \_\_\_\_ = %\_\_\_\_\_

**Part 1**

**Read the following passage. Then choose the best answer for the questions below.**

Tina is a teenager in St. Paul. All her friends wear an expensive kind of blue jeans, but Tina’s jeans are a less-expensive brand from Walmart. Tina wants to wear the same jeans her friends have, but her parents refuse to buy her high-priced jeans. They don’t want to waste money on expensive blue jeans. They need all their money for rent, food, and other necessary things.

Two weeks ago, Tina went to her friend’s house. While she was using her friend’s computer, she saw an ad on the Internet for the expensive kind of blue jeans that she wanted. The ad said: *Sale! Only $9.99!* Tina was very happy and asked her parents if they would buy the jeans for her. They said, “OK.” Later, Tina and her mother went to the public library to use the computer there to buy the jeans. Most of Tina’s clothes are size medium, so they chose that size. The total cost was $16.99. The extra $7 was for shipping and handling. Tina’s mom doesn’t have a credit card, so they used her debit card to pay for the purchase.

Last week, the jeans arrived in a big box. Tina opened the box to put the jeans on right away. Unfortunately, they were too small and didn’t fit. Tina was very disappointed. Her mother told her that they should return the jeans to get their money back. Tina looked in the box and found these return instructions: *You may exchange these jeans, or return them for a store credit, within 30 days. Include receipt. No refunds*. Tina and her mother put the jeans and receipt back in the box and took the box to the post office. They had to pay $6.45 in postage to return the jeans.

1. Why did Tina want expensive blue jeans?
2. Her jeans were too small.
3. Her friends had them.
4. Her jeans were old and torn.
5. Walmart didn’t have her size.
6. How much did Tina’s family spend in all?
7. $16.99 (for jeans and shipping and handling)
8. $0 (because they returned the jeans)
9. $6.45 (for return postage)
10. $23.44 (for jeans, shipping and handling, and return postage)
11. Which statement is NOT true?
12. Tina’s mother wanted her money back.
13. Tina’s mother will get her money back.
14. The jeans did not fit Tina.
15. Tina’s mom has a debit card.
16. What happened after the jeans arrived?
17. They returned the jeans because they were too small.
18. They ordered the jeans online
19. Tina worked at the library.
20. Tina went to her friend’s house.
21. How can we describe Tina’s mother?
22. She likes to buy expensive clothes.
23. She is old and sick.
24. She is careful with her money.
25. She wants to have her own business.

**Part 2: Read the passage and answer the questions below.**

**OSEOLA McCARTY**

In 1995, Oseola McCarty gave a gift of $150,000 to the University of Southern Mississippi. She wanted to help poor students. It was a very generous thing to do. But her friends and neighbors were surprised. McCarty was a good woman. She went to church. She was always friendly and helpful. But everyone in her town knew that McCarty was not rich. In fact, she was poor.

How did a poor 86-year-old woman have so much money? Oseola McCarty was born in 1908 in Hattiesburg, Mississippi. She had to leave school when she was eight years old to help her family. She took a job washing clothes. She earned only a few dollars a day. Oseola washed the clothes by hand. Then she hung the clothes to dry. She did this for nearly 80 years. In the 1960s, she bought an automatic washer and dryer. But she gave them away. She did not think they got they

clothes clean enough! At that time, many people started to buy their own washers

and dryers. McCarty did not have much work, so she started to iron clothes instead.

McCarty never married or had children. Her life was very simple. She went to work and to church. She read her Bible. She had a black-and-white television. But she did not watch it very much. It had only one channel.

McCarty saved money all her life and eventually had about $250,000. When she was 86, a lawyer helped her make a will. She left money to the church, her relatives, and the university. McCarty just wanted to help others. She did not think she was a special person. But then people found out about her gift to the university. She received many honors. She even flew in an airplane for the first time!

Oseola McCarty died in 1999. She was a shy and humble woman who became famous.

1. Which statement is true about Oseola McCarty?
   1. She earned a lot of money every day.
   2. She had many expensive things.
   3. She saved money over a long period of time.
2. What happened last in the life of Oseola McCarty?
   1. She bought a washing machine.
   2. She received many honors.
   3. She made a will.
3. What is the main idea of the story?
   1. Oseola McCarty saved a lot of money during her life.
   2. Oseola McCarty worked hard, saved money, and helped others.
   3. It is important to be generous.
4. You can guess from the story that...
   1. Oseola didn’t care about being famous.
   2. Oseola didn’t care about religion.
   3. Oseola didn’t care about school.
5. Which adjectives best describe Oseola?
   1. hardworking and generous
   2. shy and greedy
   3. famous and educated

CCRS: 1.1, 2.1, 2.2