LifeSmarts
Learn it. Live it.

OCTOBER 2026

SUN	MON	TUE	WED	THU	FRI	SAT
				1 A person who agrees in writing to pay someone else's debt if that person fails to do so is called what?	2 When a landlord legally forces a tenant to leave a rental unit before the lease ends, what is this called?	3 In Medicare, what type of care is covered under Part A?
4 When a company offers shares to the public for the first time to raise money, what is this called?	5 Before choosing an investment, Grant reads the document that explains the fund's goals, risks, and fees. What document is he reviewing?	6 What type of financial account pays interest but allows only a limited number of withdrawals each month?	7 While comparing car options, Mila evaluates how far each vehicle can travel on a gallon of gas. What measure is she reviewing?	8 Name one way a person can demonstrate financial responsibility.	9 When selling an old laptop, Eli checks the amount it has lost in value since he bought it. What is this decrease called?	10 Before Jamal accepts a job offer, he checks the total amount an employer promises to pay before any deductions. What is this amount called?
11 Name one of the least expensive months of the year to hire a moving company.	12 While playing a mobile game, Ava is offered optional digital items she can buy without leaving the app. What type of transaction is this?	13 While reviewing market news, Kai sees that two companies have agreed to join together to operate as one. What type of business action is this?	14 While comparing job offers, Priya looks at the time a new parent is allowed to take away from work to care for a newborn. What type of leave is this?	15 After losing her job, Maren receives payments from her former employer as part of a separation agreement. What type of payment is this?	16 At the grocery store, Layla enters her phone number to earn points toward future discounts on purchases. What type of program is this?	17 When filing her taxes, Patsy is trying to figure out the amount of income she owes taxes on after deductions. What is this called?
18 When a homeowner stops making mortgage payments, the lender may take and sell the home to recover the money owed. What is this process called?	19 When Marcus checks his car loan, he notices the amount he still owes before any future interest is added. What is this remaining amount called?	20 Specific risks that are not covered by an insurance policy are known as what?	21 As he pays down his mortgage, Carlos tracks the portion of the home's value that he truly owns. What is this ownership value called?	22 After buying a used car, Caleb needs the document that proves legal ownership of the vehicle. What document is this?	23 While shopping for a car, Diego checks the starting cost before any upgrades, taxes, or fees are added. What is this starting cost called?	24 During a meeting with coworkers, Matthew learns they are negotiating as a group to improve their pay and working conditions. What process are they taking part in?
25 To simplify her finances, Harper combines several high-interest debts into one new loan with a single monthly payment. What financial step is she taking?	26 Emily invests in both stocks and bonds to reduce the impact of market downturns. What strategy is she using?	27 When his employer claims he owes money for unreturned equipment, Omar has his paycheck reduced automatically to cover the debt. What action is being taken?	28 Interest that has been earned but not yet paid is called what?	29 Before buying a house, Jaxon has a professional estimate the property's market value for his lender. What is this estimate called?	30 Before accepting a car loan, Riley checks how long he will have to make monthly payments until the balance is fully paid. What time period is he reviewing?	31 Before opening a checking account, Layla asks what fee the bank charges if she spends more than is in her account. What is this fee called?