

مفتاح إجابات أنشطة الثقافة المالية



تم تحميل هذا الملف من موقع المناهج الإماراتية

موقع المناهج ⇨ المناهج الإماراتية ⇨ الصف التاسع العام ⇨ تصميم ⇨ الفصل الأول ⇨ ملفات متنوعة ⇨ الملف

تاريخ إضافة الملف على موقع المناهج: 2026-10-19 12:48:41

ملفات اكتب للمعلم اكتب للطالب ا اختبارات الكترونية ا اختبارات ا حلول ا عروض بوربوينت ا أوراق عمل
منهج انجليزي ا ملخصات وتقارير ا مذكرات وبنوك ا الامتحان النهائي للمدرس

المزيد من مادة
تصميم:

التواصل الاجتماعي بحسب الصف التاسع العام



صفحة المناهج
الإماراتية على
فيسبوك

الرياضيات

اللغة الانجليزية

اللغة العربية

التربية الاسلامية

المواد على تلغرام

المزيد من الملفات بحسب الصف التاسع العام والمادة تصميم في الفصل الأول

دليل المعلم لأدوات الثقافة المالية

1

تحميل تطبيق المناهج للهواتف الذكية

تطبيق المناهج على Play Google (أندرويد)

تطبيق المناهج على Store App (آبل)



UNITED ARAB EMIRATES
MINISTRY OF EDUCATION



Business Studies Curriculum

Financial Literacy Toolkit

Answer Key

Grade 9

Term 1

وزارة التربية والتعليم

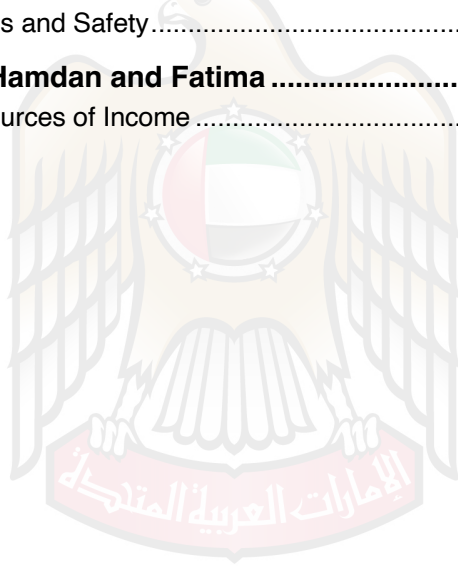
MINISTRY OF EDUCATION

2026- 2027 A.D



Table of Contents

1. Activity 1 – Tariq’s Savings.....	3
Subtopic 1: Forms and Purposes of Money.....	3
2. Activity 2 – Omar’s Weekend Spending.....	3
Subtopic 2: Payment Methods.....	3
3. Activity 3 – Rania’s Bank Statement	4
Subtopic 3: Managing Transactions.....	4
4. Activity 4 – Khalid’s School Supplies	4
Subtopic 4: Value for Money.....	4
5. Activity 5 – Sara’s Saturday Payments	5
Subtopic 5: Payment Tools and Safety.....	5
6. Activity 6 – Aisha, Hamdan and Fatima	5
Subtopic 6: Types and Sources of Income	5



وزارة التربية والتعليم

MINISTRY OF EDUCATION

1. Activity 1 – Tariq’s Savings

Subtopic 1: Forms and Purposes of Money

Q	Correct answer	Note
1	B — Cash	Physical money in a wallet is cash, regardless of amount.
2	C — Store value	Saving money for a future purchase is the store-of-value job.
3	B — Digital money	Depositing cash converts its form only — the value is unchanged.
4	True	
5	False	value stays the same on deposit
6	True	
7	False	digital money is also accessible via ATM without internet.
8	B — Cash	No card reader at the kiosk means cash is the only option.
9	Matching	Compare prices → comparing boot prices. Store value → keeping a gift to spend later. Exchange → both the lunch payment and the charity donation.

2. Activity 2 – Omar’s Weekend Spending

Subtopic 2: Payment Methods

Q	Correct answer	Note
1	B — Debit card	Terminal available and balance (AED 320) covers AED 95.
2	C — Cash	Classmate has no card reader.
3	B — AED 20	AED 60 – AED 40 cash to classmate. Groceries were paid by card.
4	True	
5	False	a credit card uses borrowed money, repaid later, not deducted immediately.
6	True	
7	True	
8	C — More than AED 180	Interest on the unpaid AED 80 increases the total cost.
9	B — Padlock and https	These are technical security indicators; an on-page pop-up claim is not.
10	1, 2 and 4	Urgency, requests to re-enter details via a link, and a mismatched URL are the phishing indicators. A recognised sender or a stated amount alone are not.

3. Activity 3 – Rania’s Bank Statement

Subtopic 3: Managing Transactions

Q	Correct answer	Note
1	C — AED 328.00	Balance shown on the 14 October row.
2	C — AED 150.00	Only the 5 October pocket-money entry is money in; the opening balance is not new money.
3	B — AED 242.00	$65 + 30 + 45 + 22 + 80 = \text{AED } 242$.
4	True	
	False	the supermarket visit (2 Oct) came before the pocket money (5 Oct).
5	True	
6	True	
7	B — Contact the supermarket	Her receipt (AED 65) is evidence of the agreed amount against a AED 75 charge.
8	B — Contact the bank	The correct first step for an unrecognised charge — ignoring it or closing the account are disproportionate.
9	C — Proof of agreed payment	Useful for amount disputes, faulty goods, and returns.
10	True	
11	False	tracking spending matters with or without a bank account
12	True	
13	False	a receipt is often stronger evidence than a statement

4. Activity 4 – Khalid’s School Supplies

Subtopic 4: Value for Money

Q	Correct answer	Note
1	B — AED 0.04 per page	$\text{AED } 8 \div 200 \text{ pages (Notebook A)}$.
2	C — AED 0.12 per page	$\text{AED } 12 \div 100 \text{ pages (Notebook B)}$ — Notebook A is better value per page.
3	B — A want	Khalid already has a working bag, so the upgrade is desirable but not essential.
4	B — AED 130	$\text{AED } 65 \times 2 \text{ replacements over two years}$ — still cheaper overall than Bag B.
5	C — AED 82	$\text{AED } 100 - \text{AED } 8 \text{ (notebook)} - \text{AED } 10 \text{ (transport)}$.
6	B — Buy Bag A, keep AED 17 in reserve	Bag B is better long-term value, but the AED 82 budget is AED 3 short — overspending isn't the answer.
7	False	cheapest isn't always best value
8	True	
9	True	
10	False	paying more for durability can be the right call

5. Activity 5 – Sara’s Saturday Payments

Subtopic 5: Payment Tools and Safety

Q	Correct answer	Note
1	B — Debit card	Contactless terminal available and balance (AED 310) covers AED 78.
2	C — Cash	The bus only accepts cash.
3	C — AED 49	AED 55 – AED 6. Groceries and the book were paid by card.
4	B — Not genuine	Don't click the link; contact the bank directly via the official number or website.
5	1, 2 and 4	Urgency, a request to verify details via a link, and a mismatched URL are the phishing indicators.
6	B — Contact the bank	Report the charge and consider freezing the card while it's investigated.
7	True	
8	False	choosing cash doesn't imply no bank account
9	True	
10	False	https confirms encryption, not legitimacy

6. Activity 6 – Aisha, Hamdan and Fatima

Subtopic 6: Types and Sources of Income

Q	Correct answer	Note
1	Matching	Salary → fixed, paid regularly. Wage → based on hours/units. Commission → based on sales. Tips → voluntary extra payments.
2	C — AED 200	AED 25 × 8 hours (Hamdan's gross pay for the week).
3	C — AED 500	AED 200 base + (20 items × AED 15 commission) = AED 500 (Fatima).
4	B — The AED 200 allowance	Regular and predictable, unlike the one-off Eid gift.
5	C — Save a portion, spend the rest	The responsible approach to a good commission month — not save-all or spend-all.
6	True	Statement 2 is false — most UAE residents pay no personal income tax; statement 4 is false — variability is what needs planning for, not a fixed ranking of good/bad.
7	False	most UAE residents pay no personal income tax
8	True	
9	False	variability is what needs planning for, not a fixed ranking of good/bad
10	C — Fatima	Her sales-based income can swing more than Hamdan's hours-based pay; both benefit from a financial cushion.