

FF4K Bingo

Grades 6-8

40 cards

Instructions & Terms found at the back



B	I	N	G	O
Cost	Goods	Capital Resources	Interest	Consumer
Producer	Save	Trade-off	Revenue	Negative incentives
Lending	Buyers	 FREE SPACE	Credit	Federal Deposit Insurance Corporation (FDIC)
Salary	Principal	Market economy	Positive incentives	Natural Resources
Productivity	Supply	Entrepreneur	Inflation	Price




B	I	N	G	O
Price	Resources	Services	Spending	Specialization
Profit	Liquidity	Rent	Savings and loan associations	Sellers
Wants	Income	 FREE SPACE	Opportunity cost	Demand
Financial investment	Loan	Production	Risk	Exchange
Human Capital/Human Resources	Deflation	Choice	Benefit	Budget



B	I	N	G	O
Goods	Human Capital/Human Resources	Lending	Productivity	Capital Resources
Sellers	Natural Resources	Interest	Price	Return
Borrow	Credit	 <p>FREE SPACE</p>	Money	Trade-off
Save	Benefit	Deflation	Banks	Federal Deposit Insurance Corporation (FDIC)
Inflation	Rent	Financial investment	Wages	Salary



B	I	N	G	O
Salary	Production	Exchange	Negative incentives	Spending
Principal	Demand	Income	Choice	Revenue
Consumer	Liquidity	 FREE SPACE	Budget	Positive incentives
Entrepreneur	Market economy	Taxes	Consumer Price Index (CPI)	Opportunity cost
Savings and loan associations	Services	Cost	Resources	Profit



B	I	N	G	O
Market	Benefit	Taxes	Services	Demand
Wants	Trade-off	Salary	Liquidity	Market economy
Principal	Savings and loan associations	 <p>FREE SPACE</p>	Borrow	Negative incentives
Lending	Goods	Exchange	Federal Deposit Insurance Corporation (FDIC)	Resources
Price	Entrepreneur	Financial investment	Money	Savings




B	I	N	G	O
Savings	Profit	Credit	Revenue	Natural Resources
Buyers	Opportunity cost	Supply	Specialization	Return
Wages	Consumer Price Index (CPI)	 FREE SPACE	Save	Banks
Production	Sellers	Human Capital/Human Resources	Spending	Loan
Capital Resources	Risk	Positive incentives	Choice	Rent



B	I	N	G	O
Lending	Wages	Buyers	Opportunity cost	Exchange
Entrepreneur	Inflation	Taxes	Deflation	Services
Resources	Borrow	 FREE SPACE	Sellers	Trade-off
Market economy	Choice	Rent	Save	Revenue
Market	Negative incentives	Consumer Price Index (CPI)	Credit	Demand



B	I	N	G	O
Demand	Banks	Salary	Cost	Price
Spending	Production	Financial investment	Return	Risk
Specialization	Wants	 FREE SPACE	Capital Resources	Liquidity
Budget	Principal	Money	Savings	Supply
Loan	Savings and loan associations	Human Capital/Human Resources	Federal Deposit Insurance Corporation (FDIC)	Goods




B	I	N	G	O
Natural Resources	Money	Borrow	Buyers	Return
Savings and loan associations	Negative incentives	Trade-off	Goods	Financial investment
Price	Supply	 <p>FREE SPACE</p>	Save	Income
Positive incentives	Federal Deposit Insurance Corporation (FDIC)	Consumer	Banks	Salary
Consumer Price Index (CPI)	Capital Resources	Credit	Productivity	Spending



B	I	N	G	O
Spending	Loan	Exchange	Specialization	Liquidity
Risk	Interest	Lending	Entrepreneur	Wants
Market economy	Demand	 FREE SPACE	Taxes	Sellers
Production	Profit	Cost	Rent	Market
Services	Principal	Opportunity cost	Savings	Human Capital/Human Resources



B	I	N	G	O
Deflation	Risk	Interest	Production	Income
Salary	Market	Return	Savings	Supply
Entrepreneur	Trade-off	 FREE SPACE	Loan	Budget
Taxes	Banks	Demand	Sellers	Human Capital/Human Resources
Choice	Natural Resources	Opportunity cost	Cost	Borrow



B	I	N	G	O
Borrow	Benefit	Consumer Price Index (CPI)	Rent	Capital Resources
Wants	Lending	Money	Goods	Consumer
Profit	Principal	 FREE SPACE	Specialization	Producer
Buyers	Negative incentives	Resources	Services	Financial investment
Save	Exchange	Price	Inflation	Federal Deposit Insurance Corporation (FDIC)



B	I	N	G	O
Natural Resources	Choice	Exchange	Demand	Market economy
Cost	Federal Deposit Insurance Corporation (FDIC)	Spending	Taxes	Negative incentives
Market	Trade-off	 FREE SPACE	Positive incentives	Entrepreneur
Consumer	Profit	Buyers	Wages	Specialization
Opportunity cost	Services	Revenue	Benefit	Price



B	I	N	G	O
Price	Rent	Sellers	Income	Savings and loan associations
Liquidity	Resources	Banks	Human Capital/Human Resources	Inflation
Principal	Goods	 FREE SPACE	Save	Financial investment
Productivity	Lending	Credit	Return	Money
Savings	Supply	Salary	Budget	Consumer Price Index (CPI)



B	I	N	G	O
Loan	Salary	Negative incentives	Market economy	Income
Money	Trade-off	Risk	Budget	Wages
Savings	Goods	 <p>FREE SPACE</p>	Taxes	Sellers
Producer	Supply	Opportunity cost	Resources	Human Capital/Human Resources
Borrow	Productivity	Consumer Price Index (CPI)	Savings and loan associations	Consumer




B	I	N	G	O
Consumer	Production	Positive incentives	Buyers	Revenue
Profit	Principal	Natural Resources	Services	Spending
Capital Resources	Credit	 FREE SPACE	Federal Deposit Insurance Corporation (FDIC)	Financial investment
Liquidity	Save	Rent	Wants	Demand
Market	Banks	Interest	Cost	Entrepreneur




B	I	N	G	O
Market economy	Supply	Production	Choice	Wants
Salary	Buyers	Revenue	Banks	Natural Resources
Trade-off	Goods	 FREE SPACE	Money	Resources
Financial investment	Rent	Federal Deposit Insurance Corporation (FDIC)	Return	Wages
Positive incentives	Cost	Taxes	Specialization	Principal



B	I	N	G	O
Principal	Inflation	Consumer	Profit	Income
Save	Savings	Spending	Benefit	Services
Productivity	Savings and loan associations	 FREE SPACE	Interest	Price
Opportunity cost	Credit	Risk	Demand	Deflation
Lending	Entrepreneur	Sellers	Producer	Capital Resources



B	I	N	G	O
Market economy	Borrow	Liquidity	Productivity	Rent
Services	Salary	Opportunity cost	Wants	Federal Deposit Insurance Corporation (FDIC)
Deflation	Buyers	 FREE SPACE	Budget	Capital Resources
Trade-off	Supply	Financial investment	Production	Profit
Natural Resources	Money	Savings	Entrepreneur	Benefit



B	I	N	G	O
Benefit	Taxes	Resources	Demand	Exchange
Choice	Positive incentives	Loan	Lending	Goods
Interest	Credit	 <p>FREE SPACE</p>	Principal	Wages
Spending	Return	Risk	Income	Human Capital/Human Resources
Consumer Price Index (CPI)	Savings and loan associations	Save	Revenue	Inflation



B	I	N	G	O
Financial investment	Banks	Interest	Taxes	Resources
Consumer	Rent	Positive incentives	Federal Deposit Insurance Corporation (FDIC)	Trade-off
Services	Natural Resources	 FREE SPACE	Wages	Entrepreneur
Benefit	Market	Human Capital/Human Resources	Income	Loan
Goods	Credit	Savings and loan associations	Principal	Market economy



B	I	N	G	O
Market economy	Profit	Lending	Sellers	Negative incentives
Demand	Production	Productivity	Capital Resources	Save
Cost	Supply	 FREE SPACE	Specialization	Borrow
Spending	Choice	Inflation	Savings	Price
Opportunity cost	Revenue	Deflation	Risk	Salary




B	I	N	G	O
Interest	Production	Return	Borrow	Save
Resources	Capital Resources	Positive incentives	Negative incentives	Savings
Trade-off	Natural Resources	 FREE SPACE	Banks	Cost
Money	Market	Principal	Spending	Budget
Sellers	Productivity	Choice	Inflation	Income



B	I	N	G	O
Income	Savings and loan associations	Liquidity	Deflation	Price
Credit	Wages	Specialization	Wants	Human Capital/Human Resources
Entrepreneur	Services	 FREE SPACE	Revenue	Goods
Risk	Supply	Loan	Demand	Opportunity cost
Market economy	Exchange	Salary	Profit	Financial investment



B	I	N	G	O
Market	Save	Wants	Positive incentives	Profit
Specialization	Deflation	Interest	Capital Resources	Federal Deposit Insurance Corporation (FDIC)
Trade-off	Savings	 FREE SPACE	Liquidity	Income
Rent	Resources	Banks	Market economy	Production
Spending	Sellers	Savings and loan associations	Human Capital/Human Resources	Loan



B	I	N	G	O
Loan	Borrow	Price	Exchange	Goods
Money	Services	Wages	Buyers	Consumer
Budget	Consumer Price Index (CPI)	 FREE SPACE	Salary	Inflation
Taxes	Credit	Principal	Lending	Revenue
Cost	Demand	Financial investment	Productivity	Producer



B	I	N	G	O
Exchange	Interest	Borrow	Money	Positive incentives
Taxes	Income	Savings	Cost	Price
Salary	Buyers	 FREE SPACE	Sellers	Banks
Trade-off	Loan	Productivity	Spending	Financial investment
Services	Consumer	Save	Profit	Supply




B	I	N	G	O
Supply	Goods	Human Capital/Human Resources	Wages	Entrepreneur
Market economy	Deflation	Opportunity cost	Revenue	Choice
Budget	Producer	 FREE SPACE	Federal Deposit Insurance Corporation (FDIC)	Savings and loan associations
Lending	Demand	Wants	Resources	Liquidity
Specialization	Principal	Inflation	Rent	Natural Resources



B	I	N	G	O
Risk	Natural Resources	Market economy	Inflation	Liquidity
Rent	Financial investment	Trade-off	Specialization	Productivity
Interest	Cost	 FREE SPACE	Demand	Capital Resources
Sellers	Federal Deposit Insurance Corporation (FDIC)	Services	Savings and loan associations	Producer
Wants	Opportunity cost	Goods	Money	Production



B	I	N	G	O
Production	Entrepreneur	Return	Price	Save
Negative incentives	Market	Exchange	Human Capital/Human Resources	Loan
Profit	Buyers	 FREE SPACE	Consumer	Supply
Taxes	Banks	Lending	Resources	Credit
Budget	Wages	Consumer Price Index (CPI)	Income	Borrow



B	I	N	G	O
Natural Resources	Specialization	Lending	Money	Spending
Risk	Negative incentives	Entrepreneur	Trade-off	Salary
Positive incentives	Savings	 FREE SPACE	Financial investment	Taxes
Supply	Inflation	Interest	Goods	Benefit
Rent	Principal	Borrow	Sellers	Demand



B	I	N	G	O
Demand	Loan	Producer	Opportunity cost	Banks
Wants	Cost	Buyers	Resources	Save
Federal Deposit Insurance Corporation (FDIC)	Capital Resources	 FREE SPACE	Credit	Services
Market economy	Budget	Choice	Revenue	Human Capital/Human Resources
Productivity	Production	Exchange	Return	Market



B	I	N	G	O
Sellers	Borrow	Opportunity cost	Deflation	Financial investment
Supply	Specialization	Demand	Credit	Price
Principal	Benefit	 FREE SPACE	Profit	Consumer Price Index (CPI)
Trade-off	Savings and loan associations	Resources	Goods	Money
Consumer	Interest	Revenue	Market	Natural Resources



B	I	N	G	O
Natural Resources	Return	Negative incentives	Income	Taxes
Services	Wants	Exchange	Human Capital/Human Resources	Cost
Loan	Banks	 FREE SPACE	Lending	Budget
Capital Resources	Save	Federal Deposit Insurance Corporation (FDIC)	Rent	Producer
Productivity	Entrepreneur	Buyers	Salary	Savings



B	I	N	G	O
Rent	Negative incentives	Goods	Spending	Producer
Risk	Positive incentives	Entrepreneur	Trade-off	Interest
Human Capital/Human Resources	Financial investment	 FREE SPACE	Market	Natural Resources
Capital Resources	Save	Principal	Opportunity cost	Services
Savings	Market economy	Return	Exchange	Banks



B	I	N	G	O
Banks	Cost	Wants	Savings and loan associations	Sellers
Loan	Buyers	Demand	Inflation	Wages
Supply	Resources	 FREE SPACE	Revenue	Budget
Consumer Price Index (CPI)	Money	Benefit	Choice	Income
Price	Specialization	Lending	Productivity	Credit



B	I	N	G	O
Sellers	Principal	Budget	Savings	Save
Trade-off	Demand	Market economy	Entrepreneur	Goods
Benefit	Wages	 FREE SPACE	Inflation	Taxes
Revenue	Capital Resources	Buyers	Financial investment	Credit
Production	Loan	Cost	Supply	Positive incentives



B	I	N	G	O
Positive incentives	Resources	Savings and loan associations	Wants	Risk
Lending	Producer	Liquidity	Banks	Borrow
Income	Specialization	 FREE SPACE	Federal Deposit Insurance Corporation (FDIC)	Salary
Price	Choice	Deflation	Spending	Rent
Consumer	Exchange	Opportunity cost	Return	Productivity



B	I	N	G	O
Borrow	Credit	Sellers	Capital Resources	Productivity
Liquidity	Income	Production	Price	Benefit
Trade-off	Market economy	 FREE SPACE	Demand	Services
Spending	Entrepreneur	Natural Resources	Negative incentives	Save
Loan	Budget	Principal	Cost	Buyers



B	I	N	G	O
Buyers	Banks	Supply	Human Capital/Human Resources	Positive incentives
Interest	Revenue	Savings	Wages	Producer
Consumer	Savings and loan associations	 FREE SPACE	Inflation	Opportunity cost
Lending	Salary	Deflation	Resources	Rent
Goods	Profit	Money	Specialization	Wants

Instructions:

To help your students review the terms from Financial Foundations for Kids, use the definitions provided below (as found in the FF4Kids Glossary). We have included terms, definitions, and the corresponding grade levels in which the terms are covered in the FF4Kids lessons. The set of terms below includes concepts found in the FF4Kids lessons for grades 6 through 8.

As you read definitions aloud one at a time, students will be required to remember the correct term that matches the definition and then to find that term on their BINGO card. Not every term is found on every BINGO card.

If you would like to customize a BINGO game, with a specific set of terms, please contact the KCEE at 316-978-5183.

Preparations:

Before you begin playing, we recommend that you cut the following table horizontally into strips so that each term, its definition, and its corresponding grade levels are found on one strip. Having the terms separated will help you to randomly draw them out of a bucket or hat while playing.

Term	Definition	Level
Banks	Corporations chartered by state or federal government to offer financial services such as checking and savings accounts, loans, and safe deposit boxes	2,3,5,6,7,8
Benefit	Something that satisfies one's wants; something that is favorable to the decision maker	3,4,5,6,7,8
Borrow	To obtain or receive something on loan with the promise to return it or something that's equal to it	3,4,5,6,7,8
Budget	A sum of money allocated for a particular use; a plan for saving and spending money	5,6,8
Buyers	People who purchase goods and services	K,1,2,3,4,5,8
Capital Resources	Resources made and used to produce and distribute goods and services; examples include tools, machinery and buildings.	2,3,4,5,6,7,8
Choice	Decision	K,1,2,3,4,5,6,7,8
Consumer	A person who buys goods or services to satisfy wants	K,1,2,3,4,5,6,8
Consumer Price Index (CPI)	A price index that measures the cost of a fixed basket of consumer goods and services and compares the cost of this basket in one time period with its cost in some base period. Changes in the CPI are used to measure inflation.	7

Cost	What is given up to satisfy your wants; an amount that must be paid or spent to buy or obtain something; the effort, loss or sacrifice necessary to achieve or obtain something; something unfavorable to the decision maker	3,4,5,6,7,8
Credit	An arrangement for deferred payment of a loan or purchase	3,5,6,7,8
Deflation	A sustained decrease in the average price level of all the goods and services produced in the economy.	7
Demand	The quantity of goods and services that buyers are willing and able to purchase at various prices at a particular time.	4,5,6,7
Entrepreneur	A person who organizes productive resources to take the risk to start a business.	4,5,7,8
Exchange	Trading a good or service for another good or service, or for money.	1,2,3,4,5,8
Federal Deposit Insurance Corporation (FDIC)	Organization that insures accounts in some, but not all, federally chartered banks and savings associations	3,8
Financial investment	Money set aside to increase wealth over time and accumulate funds for long-term financial goals such as retirement	7
Goods	Something that you can touch or hold that satisfy people's wants	K,1,2,3,4,5,6,7,8
Human Capital/Human Resources	The knowledge, skills and experience that make a worker more productive.	2,3,4,5,6,7,8
Income	Financial gain received as wages/salaries, rent interest, and/or profit	K,1,2,3,4,5,6,7,8
Inflation	A rise in the general or average price level of all the goods and services produced in an economy. Can be caused by pressure from the demand side of the market (demand-pull inflation) or pressure from the supply side of the market (cost-push inflation).	7
Interest	A charge for a loan, usually a percentage of the amount loaned	2,3,5,6,7,8
Lending	To give for temporary use on condition that the same or its equivalent will be returned	3,5,7,8

Liquidity	The quality of an asset that makes it possible to sell it quickly in exchange for cash without the asset losing value	7
Loan	A sum of money borrowed for temporary use on condition that the same or its equivalent will be returned.	7,8
Market	A group of buyers and sellers of a particular good or service	3,4,5,7
Market economy	A system in which buyers and sellers make major decisions about production and distribution, based on supply and demand	4,8
Money	Anything that is generally accepted as final payment for goods and services; serves as a medium of exchange, a store of value and a standard of value. Characteristics of money are portability, stability in value, uniformity, durability and acceptance.	K,1,2,3,4,5,6,7,8
Natural Resources	Gifts of nature" that can be used to produce goods and services; for example, oceans, air, mineral deposits, virgin forests and actual fields of land. When investments are made to improve fields of land or other natural resources, those resources become, in part, capital resources. Also known as land.	2,3,4,5,6,7,8
Negative incentives	Costs that discourage certain behaviors	3,5,6,7,8
Opportunity cost	In making a decision, the most valuable alternative not chosen	4,5,6
Positive incentives	Benefits that encourage certain behaviors	3,5,6,7,8
Price	The amount of money that people pay when they buy a good or service; the amount they receive when they sell a good or service.	3,4,5,6,7,8
Principal	The original amount of money invested, does not include interest and dividends	7,8
Producer	One that produces, especially a person or organization that produces goods or services for sale	1,2,3,4,5,6
Production	The creation of value or wealth by producing goods or services	3,4,5,6
Productivity	The amount a worker produces in a certain amount of time.	6,7,
Profit	Total revenue from the sale of goods or services minus the total cost.	2,3,5,6,7,8

Rent	A payment for the temporary use of a resource.	2,3,6,7,8
Resources	The basic kinds of resources used to produce goods and services. The kinds of resources are: human resources (people), capital resources (tools, computers) and natural resources (trees, land).	2,3,4,5,6,7
Return	A payment for making a financial investment expressed as a percentage of the total invested amount of money you invest.	7,8
Revenue	Receipts from sales of goods and services	5,6
Risk	The chance of losing money	4,5,7
Salary	Compensation for work, expressed as an annual sum and paid in prorated portions regularly— usually weekly, bi-weekly, or monthly.	6
Save	To keep money for future use; to divert money from current spending to a savings account or another form of investment; the act of saving	1,2,3,4,5,6,7,8
Savings	Money set aside for a future use that is held in easily-accessed accounts, such as savings accounts and certificates of deposit (CDs).	1,2,3,4,5,6,7,8
Savings and loan associations	Financial institutions that provide loans and interest-bearing accounts	3,7
Sellers	People who provide or sell goods and services	K,1,2,3,4,5,8
Services	Something that one person does for someone else that satisfy people's wants	K,1,2,3,4,5,6,7,8
Specialization	A situation in which people produce a narrower range of goods and services than they consume. Specialization increases productivity; it also requires trade and increases interdependence.	3,4,6,8
Spending	The use of money to buy goods and services	1,2,3,4,5,6,7,8
Supply	The quantity of resources, goods, or services that sellers offer at various prices at a particular time	4,5,6,7
Taxes	Required government fees on business and individual income and on goods and services, or products	2,3,5,7
Trade-off	The giving up of one benefit or advantage in order to gain another regarded as more favorable.	4,5,6

Wages	Payments for labor services that are directly tied to time worked, or to the number of units of output produced.	2,3,6,7,8
Wants	Desires that can be satisfied by consuming or using a good or service. Economists do not differentiate between wants and needs.	K,1,2,3,4,5,6,8