

Name: \_\_\_\_\_

## Brian, Ryan, and Diane Learn About Opportunity Cost

By Cindy Grigg

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Brian, Ryan, and Diane are triplets. They each get an allowance of \$10 each month. Their parents are planning on a big vacation to Florida in August. The triplets are planning to save their allowances until then so they will have spending money on vacation. Right now, they are spending Christmas break with their grandma. Their grandma has suggested that they give her their allowances for safekeeping until the trip. She agreed to pay them 20% per month interest on their allowances for eight months. They will not be able to get any of their money back from their grandma until vacation time after they begin "depositing" it with her. She has left it up to each of the triplets to decide what to do with the interest.



A common decision people must make is how to invest their money. Depositing money in a savings account is a common financial decision. There are two main types of savings accounts. Some accounts earn simple interest. These accounts pay the interest earned to the account depositor who can use the money right away for needs or wants. Some accounts earn compound interest. These accounts leave the interest earned in the account. The depositor will then earn interest on the interest, which is called compounding. The interest earned is called compound interest.

As usual, each of the triplets wants to do things a little differently. Brian wants his grandma to give him the interest each month so that he can have a little spending money until August. By August, he will have \$80 saved for vacation. He will have \$72 to spend between now and August. His money will earn simple interest. In August, his account will have the sum of his deposits and nothing more.

Ryan wants Grandma to give him the interest each month just in case he needs money for something. He doesn't really plan to spend the money. He plans to save it in his penny bank until vacation. If he sticks to his plan and saves all his interest money, by vacation time he will have \$152 to spend. This includes \$80 from deposits and \$72 interest saved in his penny bank.

Diane wants Grandma to keep her interest as well as her allowance. She will receive compound interest, or interest paid on the interest plus savings. By August, Diane will have \$199 for the trip. This total includes \$80 from deposits and a whopping \$119 from compounded interest!

Making good financial decisions will help you make the most of your savings. While Brian will have spending money each month, he is giving up compounded interest that his money might have earned if he had left it in his account. His opportunity cost, the cost of choosing to spend his interest instead of investing it, was \$119 in lost spending money for the vacation. The trade-off between simple interest and compound interest is whether you need to spend the interest earned right away versus the growth in savings you will have later if you leave the interest to compound.

Ryan wants to have his interest money available to spend "just in case." Sometimes emergencies do come up, and we need to have money to pay for them. But Ryan's opportunity cost, even if he saves his interest and doesn't spend it, is \$47 in income he might have received if he had let his interest compound. The opportunity cost of using a simple interest account is the lost benefits that can be obtained from the next best choice - compounding.

Diane receives the most money in interest. Her opportunity cost, however, was the loss of available spending money for eight months for emergencies or other wants. Whenever people or businesses make choices or trade-offs about their money, they must consider the opportunity cost of their decisions. People should compare their costs to the benefits before they make any trade-offs.

For example, a choice many people have to make is whether to go to college or get a job right out of high school. If you choose to go to college, the opportunity cost is the money you would have earned if you had worked instead. On the other hand, after earning a college degree, your yearly earnings will be much greater than if you only had a high school diploma. The trade-off is giving up earnings now for a greater amount of earnings later.

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Sometimes people or businesses can afford to leave money in the bank to earn compound interest. Compound interest certainly adds up! But most people need to have available money for emergencies. That's why people often have more than one savings account. They can set aside some money that will be available for emergency spending. In another account, they can invest money and leave it alone to compound. That is wise investing!

Brian, Ryan, and Diane Learn About Opportunity Cost

## Questions

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- \_\_\_\_\_ 1. What is simple interest?
- A. interest earned and deposited into the account to earn more interest
  - B. interest paid to a borrower for a set time period
  - C. interest earned and paid out to the account owner
- \_\_\_\_\_ 2. What is compound interest?
- A. interest earned and paid out to the account owner
  - B. interest paid to a borrower for a set time period
  - C. interest earned and deposited into the account to earn more interest
- \_\_\_\_\_ 3. What is opportunity cost?
- A. the cost of investing
  - B. the cost of spending
  - C. the cost of choosing an alternative or giving something up
- \_\_\_\_\_ 4. What is a trade-off?
- A. trading money for something you want
  - B. making one choice instead of another choice
  - C. trading interest for deposits
5. What should people compare before they make a trade-off?
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_ 6. Suppose you have a savings account that pays you 5% interest, and a check is sent to you every month. What kind of interest are you receiving?
- A. compounded interest
  - B. simple interest

$$11 + 77 \div 7$$

(131,072) , (32,768) , (8,192)  
, (2,048) , (512) , (128) ,  
\_\_\_\_\_, (8)

Pick the family fact that is missing.

$$4 \times 18 = 72$$

$$18 \times 4 = 72$$

$$72 \div 4 = 18$$

word root **al** can mean **related to**

**annual, fractional, nominally**

Name: \_\_\_\_\_

There are 7 gallons of ice cream in the freezer. Miss Hall can make 82 single-scoop ice cream cones from 7 gallons. How many single-scoop cones can she make from  $1\frac{1}{2}$  gallons?

The expert recommended that Mr. Hernandez have at least 2,500 square feet of pasture for each mule in his herd. Mr. Hernandez's pasture is 850 feet x 1,200 feet. What is the maximum number of mules the expert would recommend for Mr. Hernandez's pasture?

Justin gathered some flowers into bouquets for the wedding. There were 6 flowers in each bouquet. He made 22 bouquets for the wedding. How many flowers did he use?

Mr. Taylor packs baseballs into boxes, 12 baseballs per box. He packs the boxes into crates, 10 boxes per crate. When he finished the day Monday, he had 12 crates, 9 boxes, and 7 loose baseballs. How many baseballs did he have when he started?

For 43,910,878,181,741, write the digit that is in the ten thousands place.

\_\_\_\_\_

$$\begin{array}{r} 497 \\ + 261 \\ \hline \end{array}$$

9 kg = \_\_\_\_\_ g

1 cm = 10 mm

18 cm = \_\_\_\_\_ mm

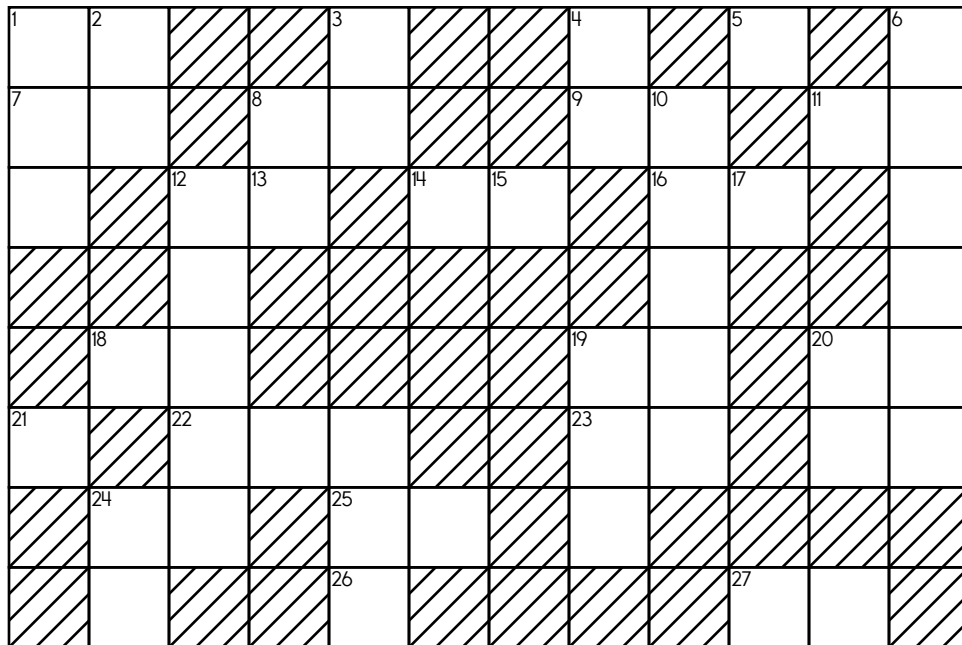
Name: \_\_\_\_\_

**ACROSS**

1. The factors of 44 are 1, 2, 4, 11, \_\_, 44.
3. How many factors does 6 have?
4. How many factors does 4 have?
5. How many factors does 40 have?
8. First composite number after 20-Down
9. Average of 1-Across and 25-Across
11. Eight times 13-Across
12. Its digits total 13
13. Eight less than 16-Across
14. Eight times 26-Down
16. **15**
18. Three times 19-Across
19. The factors of 50 are 1, 2, 5, \_\_, 25, 50.
22. Eight times 14-Across
25. Two times 16-Across
26. What is the greatest common factor of 12 and 28?
27. What is the lowest common multiple of 5-Across and 23-Down?

**DOWN**

2.  $9 + 18$
6. two hundred sixty-nine thousand, two hundred five
7.  $3 + 17$
10. sixty-one thousand, six hundred seven
12. the ones in 17-Down + the tens in 2-Down + the ten thousands in 10-Down + the thousands in 6-Down
14. What is the greatest common factor of 51 and 60?
15. One-fifth of 23-Down
17. Sum of digits of 14-Across
20.  $5 + 14$
21. What is the greatest common factor of 14-Across and 15-Down?
23. 10
24.  $3 + 12$
26. How many factors does 10 have?



Name: \_\_\_\_\_

Sarah is counting the number of people at the Thanksgiving assembly. So far, she has counted 8 rows, with 8 people in each row, in each of 8 sections. How many people has she counted so far?

Wendy bought 4 gallons of orange juice for the Parents Day Breakfast. About how many liters did she buy? Round off your answer to the nearest liter. (1 gallon = 3.7854118 liters)

Erin needs to make 28 sugar cookies for a big party, but her favorite recipe is only for 14 cookies. The recipe calls for  $1\frac{3}{4}$  cups of sugar. How much sugar will she need to use?

Which digit is in the tens place in the number 832,564,179?

Write the number that this digit represents.



Name: \_\_\_\_\_

Get a fidget spinner! Spin it.

I needed to spin \_\_\_\_\_ time(s) to finish.

The perimeter of a rectangle is 22 cm. The longer side is 9 cm. How long is the shorter side?

$$25 + n = 36$$

What is the value of  $n$ ?

Write  $\frac{3}{6}$  in lowest terms.

Estimate quickly the difference.  
 $6,580 - 2,560$

A, F, K, P, \_\_\_\_\_, Z

It was 6 degrees below zero in the morning. By afternoon the temperature rose 28 degrees. How warm was it?

How many centimeters in 910.5 meters?

14, \_\_\_\_\_, 18, 20, 22, 24,  
26

It was 82 degrees outside. What would the temperature be if it got 16 degrees colder?

What is the area of a rectangle with sides 4 cm and 12 cm?

$$4\frac{1}{4} + 8\frac{2}{4}$$

A rectangle is 56 cm on one side and 14 cm on another side. What is the perimeter?



Name: \_\_\_\_\_

Spin again.

I needed to spin \_\_\_\_\_ time(s) to finish.

How many minutes is it  
from 9:00 a.m. to 10:20 a.m.?

120 divided by 12 equals

$$10 \div \frac{1}{7}$$

Round 70,466 to the  
nearest hundred.

$$3 \times 6 - (3 \times 3)$$

What 3 coins add up to 16  
cents?

How much time is it from  
7:00 a.m. to 10:30 a.m.?

It was 8 degrees above  
zero in the morning. By  
afternoon the temperature  
rose 26 degrees. How  
warm was it?

Round 14,307 to the nearest  
thousand.

$$10 + 7 \times 3$$

57, 63, 69, 75, 81, \_\_\_\_\_,  
93, 99, 105, 111

How many meters are  
there in 50 kilometers?

How many centimeters in  
4.7 meters?

How much money is 1  
quarter, 3 dimes, 1 nickel,  
and 1 penny?

Know how many inches in  
a foot? Okay, smarty pants,  
how many inches in 4 feet?

Name: \_\_\_\_\_

# A Rainbow of Soil

By Erin Horner

It might not be as colorful as a rainbow in the sky, but soil is not all boring and brown. Geologists officially recognize more than one hundred seventy different colors of soil. Most of these are shades of black, brown, red, gray, and white. Scientists can learn a lot about soil from its color. Normally, darker soil contains the most nutrients. Dark soil tends to have the most humus, or decayed organic matter. Scientists have also observed that soil with a red or yellow hue contains oxidized iron. This soil alternates between being wet and dry throughout the year. It may also be dry during a growing season. Gray or blue soil, on the other hand, is normally wet most of the time. Light colored soil tends to be leached. The organic material in this soil is washed away faster than it can be replaced. Color is just one characteristic geologists observe when learning about soil. It might not have all the colors of the rainbow, but to a geologist, the spectrum of soil colors is still an awesome (and educational!) sight.



## A Rainbow of Soil

### Questions

1. Why does leached soil tend to be a light color?

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2. What can the reader infer after reading this passage?

- A. Dark soil contains oxidized iron.
- B. Most soil is all the same color.
- C. Light colored soil is full of organic material.
- D. You would be most likely to find gray soil in an area where it rains most of the year.

3. Why does dark soil tend to have the most nutrients?

- A. It is leached.
- B. It gets the most water.
- C. It normally has a lot of humus.
- D. It is dry most of the year.

4. Which of the following is used to signal a comparison between red or yellow soil and gray or blue soil?

- A. however
- B. likewise
- C. on the other hand
- D. similarly

word root **tempor** can mean **time**

**contemporary, temporary**



Name: \_\_\_\_\_

Sally bought a kit to make fidgets. The box says that you can make up to 25 fidgets, so that would be the most she could make. Sally tried to make one. It took her 41 seconds to make. How many fidgets can she make in an hour? Assume she takes a 11-second break after making each fidget.

Jenna and Rosa are at the paint store. They want to paint 3 rooms in their house. Each room has 320 square feet of wall to be painted. "How much paint do you think we should get?" Jenna asks Rosa.

"This 1 gallon of paint says it should be enough to cover 220 square feet," replies Rosa. How many gallons should they get? The store only sells whole gallons.

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**FLOWER  
POWER!**

Continue the patterns  
to fill the grids.



Make it **GROOVY** and  
colorful when you're done!

Grid 1: A 10x10 grid with a pattern of squares. The pattern starts with a 3x3 square in the top-left corner, followed by a 2x2 square, then a 1x1 square, and continues with a series of squares of increasing size. The pattern is: (1,1)-(3,3), (4,4)-(6,6), (7,7)-(9,9), (10,10).

Grid 2: A 10x10 grid with a pattern of squares. The pattern starts with a 3x3 square in the top-left corner, followed by a 2x2 square, then a 1x1 square, and continues with a series of squares of increasing size. The pattern is: (1,1)-(3,3), (4,4)-(6,6), (7,7)-(9,9), (10,10).



Grid 3: A 10x10 grid with a pattern of triangles. The pattern starts with a 3x3 triangle in the top-left corner, followed by a 2x2 triangle, then a 1x1 triangle, and continues with a series of triangles of increasing size. The pattern is: (1,1)-(3,3), (4,4)-(6,6), (7,7)-(9,9), (10,10).

Grid 4: A 10x10 grid with a pattern of triangles. The pattern starts with a 3x3 triangle in the top-left corner, followed by a 2x2 triangle, then a 1x1 triangle, and continues with a series of triangles of increasing size. The pattern is: (1,1)-(3,3), (4,4)-(6,6), (7,7)-(9,9), (10,10).



Name: \_\_\_\_\_

Complete each pattern. Write what the rule is for each pattern.

(1,679,616), (279,936), (46,656), (7,776),

(1,296), (216), (36), (6),

(1), \_\_\_\_\_

(3,125), (625), (125), (25),

(5), (1),  $\frac{1}{5}$  ,  $\frac{1}{25}$  , $\frac{1}{125}$  , \_\_\_\_\_

Complete each pattern. Write what the rule is.

891867, 789186, 678918, 867891, 186789, 918678, 891867,

789186, 678918, 867891, 186789, \_\_\_\_\_, \_\_\_\_\_, 789186

661455, 566145, 556614, 455661, 145566, 614556, 661455,

566145, 556614, 455661, 145566, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

Name: \_\_\_\_\_

# Cuyahoga Valley National Park

By Meg Leonard

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Cuyahoga Valley National Park is in Ohio. The park takes its name from the Cuyahoga River. The word "cuyahoga" is a native American word. It means "crooked river." The park is just a few miles from two cities. They are Akron and Cleveland. This park is a change from the busy life in a city. Visitors can spend time with nature there.

The Cuyahoga Valley is a place where two different land areas meet. The Appalachian Plateau meets the Central Lowlands. Glaciers also shaped the land. There are steep valleys. There are winding streams. Visitors can see waterfalls. There are deep ravines. Some of these ravines drop more than 600 feet in just a few miles. This area is like the Badlands of South Dakota. In the Cuyahoga Valley, there are a lot of plants. This is different from the Badlands.



Since the park is between two cities, many people go there to be with nature. You can go watch birds. There are many bike trails through the park. You cannot camp in the park, but there are campgrounds nearby. You can go golfing on courses in the park. You may hunt for interesting features of the Earth using a portable GPS system. There are 125 miles of hiking trails in the park. There are lots of ways to enjoy Cuyahoga Valley National Park.

Cuyahoga Valley National Park

## Questions

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- \_\_\_\_\_ 1. Where is Cuyahoga Valley National Park?
- A. Tennessee
  - B. Ohio
  - C. Virginia
  - D. Michigan
- \_\_\_\_\_ 2. What does "cuyahoga" mean?
- A. busy river
  - B. deep river
  - C. easy river
  - D. crooked river
- \_\_\_\_\_ 3. What region is similar to the Cuyahoga Valley?
- A. Badlands
  - B. Central Lowlands
  - C. Appalachian Mountains
  - D. Grand Canyon
- \_\_\_\_\_ 4. What is near Cuyahoga Valley National Park?
- A. a desert
  - B. the ocean
  - C. prairie
  - D. two cities

Name: \_\_\_\_\_

5. Name some activities to do at Cuyahoga Valley National Park.

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Change  $\frac{85}{100}$  to a decimal.

$$\begin{array}{r} 5.3 \\ \times 40 \\ \hline \end{array}$$

$$\begin{array}{r} 0.6 \\ \times 8 \\ \hline \end{array}$$

What 3 coins add up to 12 cents?

How many centimeters in 760.4 meters?

Estimate quickly the difference.  
 $4,760 - 2,700$

Know how many inches in a foot? Okay, smarty pants, how many inches in 8 feet?

Draw a number line with 0,  $\frac{1}{2}$ , and 1. Show where  $\frac{8}{10}$  would go. Is  $\frac{8}{10}$  closer to 0,  $\frac{1}{2}$ , or 1?

It's 7:00 a.m. Maria has soccer practice today. If practice starts at 3:15 p.m., then how much longer until soccer starts?

How much time is it from 6:00 a.m. to 11:50 a.m.?

$$5 + 3 \times 9$$

49 divided by 7 equals

Name: \_\_\_\_\_

Jason had 74¢ to buy chocolate ice cream. Justin gave him 50¢ more. Jason spent 90¢ for a chocolate cone. How much money does he have left? Write an expression to find the amount of money he has left. Solve it.

Mrs. Garcia took her two kids to lunch. Mrs. Garcia and her two kids each had the lunch combo meal with grilled cheese sandwiches, pasta salad, and tea. If the lunch combo meal was \$5.43 each, how much did Mrs. Garcia pay in total?

Mrs. Wilson made some salads. She put 3 tomato slices and 2 olives on each salad. If she used 18 tomato slices, how many olives did she use?

Robert is flying from his home to his grandparents' home in Nebraska. He will leave at 11:49 a.m. and will arrive in Nebraska at 2:16 p.m. What is the total flight time? (Note: Assume no time zone changes.)

Connor is playing a game called Summertime Blues. It has a spinner with 12 equal sections. Two of the sections are sky blue, 3 are robin's egg blue, 4 are indigo blue, and 3 are azure blue. Which color covers  $\frac{1}{3}$  of the spinner?

The cotton candy vendor made a profit of 38 cents on every bag of cotton candy he sold. At that rate, how much profit would he make on 110 bags of cotton candy?

Name: \_\_\_\_\_

Show your work.

"John likes to repeat," explains Sally.

"Correction!" interrupted John. "I like to make patterns."

"Alphabet, Soup, Tastes, Good, Alphabet, Soup, Tastes, Good, Alphabet, Soup, Tastes, Good," continues John.

"How long are you going to keep this up?" asks Sally.

"I'll stop if you tell me what will be the 26th word I say."

"Great! Okay, I lied. I'll stop if you tell me what will be the 151st word. Seriously. If you can! Maybe some math will help you figure this out?"

Name: \_\_\_\_\_

# Puzzled

By Beth Beutler

"How's it going?" Daniel asked Andrew.

Andrew was diligently working on a jigsaw puzzle.

"I'm getting this corner done," Andrew said, not looking up.

Daniel, Andrew, and their family always seemed to have a puzzle going. They kept a card table set up in the living room. Visitors who came to the home were welcome to work on the puzzle for however long they wished. Andrew seemed to enjoy puzzles the most. He worked on them most often, it seemed.

Daniel loved the idea of an ongoing puzzle. There was something comforting about having a project that everyone in the family worked on when they could. Sometimes they worked on the puzzle together, gathered around the card table. Other times, one or two people worked on it while others relaxed in the room.

A few months ago, the family (and the occasional friend) had completed a wildlife puzzle. Mom had glazed the puzzle with puzzle glue and had it framed. It was now hanging in the hallway, a testament to teamwork.

The current puzzle was a picture of the ocean at sunrise. When finished, it would be beautiful. It was a challenging puzzle of 500 pieces. With so much of the ocean in the bottom half of the puzzle, many pieces looked alike. It took some work to find the ones that fit together. Andrew was currently working on that section.

Daniel sat down. "Can I help?"

Andrew answered without looking up. "Sure."

For the next half hour or so, Daniel and Andrew worked silently but diligently on one corner of the ocean scene. They made great progress. Even though they weren't talking, they felt camaraderie.

Daniel was the first to stop. He stretched his arms behind his back and yawned. "That's enough for me," he said, getting up.

"Suit yourself," Andrew said, never looking up.

Daniel grinned. Andrew was very focused when he had his mind on a project. Daniel was more of a dabbler, working for a bit on one project and then moving to another. He was certain that Andrew would not stop working until this section was finished!

Andrew remained bent over the puzzle for another fifteen minutes. In the meantime, Daniel had gone to the kitchen and put together a food puzzle of his own. He created a banana split--actually two--one for himself and one for his brother. He assembled several ingredients and then built the sundaes. He realized that he was, in essence, completing a puzzle as well. He took the finished product to his brother and sat back down at the card table.

Andrew looked up. "Thanks! Look, I just finished this corner!"

"Way to go, Andrew. Great job!"

"Great job on the sundaes, too," Andrew said, leaning back and taking a big bite of vanilla ice cream covered with whipped cream and chocolate sauce.





Name: \_\_\_\_\_

Puzzled

## Questions

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\_\_\_\_\_ 1. What section of the puzzle was Andrew working on?

- A. middle
- B. bottom corner
- C. bottom
- D. top

\_\_\_\_\_ 2. The family kept a puzzle going on a regular basis.

- A. true
- B. false

\_\_\_\_\_ 3. Daniel found the tradition of having a puzzle going:

- A. exciting
- B. frustrating
- C. boring
- D. comforting

\_\_\_\_\_ 4. The puzzle most recently finished and framed was a scene of \_\_\_\_\_.

- A. food
- B. mountains
- C. wildlife
- D. ocean

\_\_\_\_\_ 5. The current puzzle was a scene of \_\_\_\_\_.

- A. mountains
- B. ocean
- C. wildlife
- D. food

6. The puzzle had \_\_\_\_\_ pieces.

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7. What did Daniel put together in the kitchen?

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8. Which of the brothers was a "dabbler" and less likely to focus for a long time?

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Name: \_\_\_\_\_

$$\begin{array}{r} 166 \\ + 513 \\ \hline \end{array}$$

$$\begin{array}{r} 799 \\ + 908 \\ \hline \end{array}$$

$$\begin{array}{r} 393 \\ + 217 \\ \hline \end{array}$$

$$\begin{array}{r} 620 \\ + 814 \\ \hline \end{array}$$

$$\begin{array}{r} 581 \\ + 498 \\ \hline \end{array}$$

$$\begin{array}{r} 941 \\ + 530 \\ \hline \end{array}$$

$$\begin{array}{r} 356 \\ + 608 \\ \hline \end{array}$$

$$\begin{array}{r} 186 \\ + 512 \\ \hline \end{array}$$

$$\begin{array}{r} 829 \\ + 129 \\ \hline \end{array}$$

$$\begin{array}{r} 321 \\ + 379 \\ \hline \end{array}$$

$$\begin{array}{r} 539 \\ + 906 \\ \hline \end{array}$$

$$\begin{array}{r} 264 \\ + 348 \\ \hline \end{array}$$

$$\begin{array}{r} 256 \\ + 403 \\ \hline \end{array}$$

$$\begin{array}{r} 647 \\ + 122 \\ \hline \end{array}$$

$$\begin{array}{r} 141 \\ + 793 \\ \hline \end{array}$$

$$\begin{array}{r} 938 \\ + 875 \\ \hline \end{array}$$

$$\begin{array}{r} 190 \\ + 982 \\ \hline \end{array}$$

$$\begin{array}{r} 995 \\ + 249 \\ \hline \end{array}$$

$$\begin{array}{r} 963 \\ + 376 \\ \hline \end{array}$$

$$\begin{array}{r} 675 \\ + 405 \\ \hline \end{array}$$

$$\begin{array}{r} 244 \\ + 481 \\ \hline \end{array}$$

$$\begin{array}{r} 547 \\ + 135 \\ \hline \end{array}$$

$$\begin{array}{r} 607 \\ + 758 \\ \hline \end{array}$$

$$\begin{array}{r} 933 \\ + 999 \\ \hline \end{array}$$

$$\begin{array}{r} 139 \\ + 913 \\ \hline \end{array}$$

$$\begin{array}{r} 553 \\ + 265 \\ \hline \end{array}$$

$$\begin{array}{r} 209 \\ + 657 \\ \hline \end{array}$$

$$\begin{array}{r} 968 \\ + 632 \\ \hline \end{array}$$

$$\begin{array}{r} 728 \\ + 998 \\ \hline \end{array}$$

$$\begin{array}{r} 103 \\ + 522 \\ \hline \end{array}$$

$$\begin{array}{r} 573 \\ + 807 \\ \hline \end{array}$$

$$\begin{array}{r} 864 \\ + 303 \\ \hline \end{array}$$

$$\begin{array}{r} 643 \\ + 836 \\ \hline \end{array}$$

$$\begin{array}{r} 105 \\ + 839 \\ \hline \end{array}$$

$$\begin{array}{r} 215 \\ + 805 \\ \hline \end{array}$$

$$\begin{array}{r} 1 \\ + 9 \\ \hline \square \end{array}$$

$$\begin{array}{r} + 8 \\ \hline \square \\ + 7 \\ \hline \end{array}$$

$$\begin{array}{r} 25 \\ - \square \\ \hline \end{array}$$

$$\begin{array}{r} 22 \\ - \square \\ \hline \end{array}$$

$$\begin{array}{r} 20 \\ + 6 \\ \hline \square \end{array}$$

$$\begin{array}{r} + 4 \\ \hline \square \\ + 7 \\ \hline \end{array}$$

$$\begin{array}{r} 44 \\ + \square \\ \hline \end{array}$$

$$\begin{array}{r} 49 \\ - 5 \\ \hline \square \end{array}$$



Name: \_\_\_\_\_

Get a fidget spinner! Spin it.

I needed to spin \_\_\_\_\_ time(s) to finish.

The perimeter of a rectangle is 14 cm. The longer side is 5 cm. How long is the shorter side?

Round the decimal 0.765 to the nearest hundredth.

What is the area of a rectangle with sides 4 cm and 11 cm?

$23 \frac{1}{4}$ ,  $22 \frac{3}{4}$ ,  $22 \frac{1}{4}$ ,  
 $21 \frac{3}{4}$ ,  $21 \frac{1}{4}$ ,  $20 \frac{3}{4}$ ,  
 $20 \frac{1}{4}$ ,  $19 \frac{3}{4}$ ,  $19 \frac{1}{4}$ ,  
 $18 \frac{3}{4}$ , \_\_\_\_\_,  $17 \frac{3}{4}$

How much money is 1 quarter, 5 dimes, 1 nickel, and 1 penny?

A rectangle is 45 cm on one side and 8 cm on another side. What is the perimeter?

It was 6 degrees above zero in the morning. By afternoon the temperature rose 19 degrees. How warm was it?

Yummy Donuts gave two dozen chocolate donuts and five dozen jelly donuts to the school. How many donuts did they give?

It was 7 degrees below zero in the morning. By afternoon the temperature rose 27 degrees. How warm was it?





















$1 \times 8 - 3$

90, 100, 110, \_\_\_\_\_, 130,  
140, 150, 160, 170

What is 50% of 926?

Name: \_\_\_\_\_

Puzzle:

15					41
					36
	15				45
	15			15	40
	15				45
36	49	45	43	34	+

Work Area:

15					41
					36
	15				45
	15			15	40
	15				45
36	49	45	43	34	+

The sum for each column  
and row is given.



= \_\_\_\_\_



= \_\_\_\_\_



= \_\_\_\_\_



= \_\_\_\_\_

$$0.92 + 7.4 + 0.9 =$$

$$\begin{array}{r} 4.1 \\ - 3.52 \\ \hline \end{array}$$

$$\begin{array}{r} 0.5 \\ - 0.23 \\ \hline \end{array}$$

Is 16 a composite or a  
prime number?

How many tens are in the  
number 20?

There are 2 groups of 3  
rocks. How many rocks?

Name: \_\_\_\_\_

# Jake and Jackie Organize Their Own Olympics

By Beth Beutler

---

"I've got a great idea!" Jake said suddenly as he and Jackie enjoyed icy lemonade on a hot June day.

"What?" Jackie asked after sipping a bit of the refreshing liquid.

"Let's have a neighborhood Olympic competition in honor of the Summer Olympics!"

Jackie sipped some more of her lemonade before responding. "Not a bad idea," she said.

Both Jackie and Jake were looking forward to watching the Summer Olympics that would be starting in just a few weeks. Whenever the Olympics were on, Jake was practically attached to the TV set, watching all the different competitions.

Jackie loved the Olympics, too. She especially enjoyed all the swimming and diving events because she loved to swim. Sometimes while competing on her swim team, she pretended she was going for a gold medal for her country. She imagined herself on the podium, lowering her head to receive the medal around her neck.

"So, Jackie, what do you think?" Jake asked again, realizing that Jackie was off in another world.

"What? Oh, I'm sorry," Jackie replied. "I was just imagining being in the Olympics."

Jake grinned. "I do that sometimes, too. But what about having our own Olympics here in our neighborhood?"

Just then, Jake's mom came out onto the porch. "What's up?" she asked.

Jake shared his idea about organizing a neighborhood Olympics, and his mom's eyes lit up. "I think it's a wonderful idea," she said. "Do you need some help?" (Jake's mom loved to organize things.)

Jake and Jackie willingly accepted Jake's mom's assistance. For the next hour or so, they thought through what types of games they could have, where the event could take place, and what sort of prizes could be given out.

They ultimately decided that they would have ten events, including a neighborhood run, a swimming race in the subdivision's pool, a free throw contest at the basketball court, and a round of tennis at the neighborhood courts.

"When should we hold this event?" Jake's mom asked.

Jackie stroked her chin. "Well, we wouldn't want to have it during the actual Olympics. Everyone will be too busy watching them!"

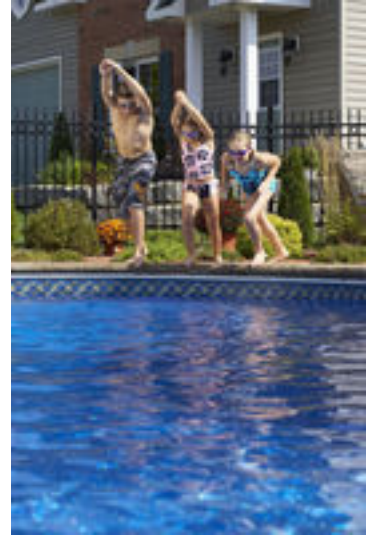
"How about the Saturday before the Olympics start?" Jake asked.

"That sounds great," Jackie said. "It would be a fun kickoff to the real Olympics!"

Jake's mom agreed too, so they began to write down the details. They would have to check on the neighborhood park and clubhouse to see if they would be available. Jake's mom did that and found out that they were.

Jake and Jackie then worked on the computer with Jake's mother. They prepared a brightly-colored flyer to distribute throughout the neighborhood and delivered copies of it to all the neighbors.

Over the next few weeks, Jake, Jackie, and Jake's mom prepared for the event. They enlisted the help of



Name: \_\_\_\_\_

several other moms and dads, and soon the big day came.

The weather was sunny and warm, and many families from the neighborhood competed. Each family paid a small fee to compete, which helped to pay for the imitation gold, silver, and bronze medals and a big cake with Olympic rings on it.

At the end of the day just as the awards ceremony was wrapping up, one of the dads called Jake and Jackie up to the front of the crowd and presented them each with a gold "thank you" medal. The entire group applauded loudly to thank Jake and Jackie for arranging a fun and active event for their entire neighborhood.

Jake and Jackie Organize Their Own Olympics

## Questions

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\_\_\_\_\_ 1. In what month did the story begin?

- A. May
- B. July
- C. June
- D. August

\_\_\_\_\_ 2. Who came up with the idea for the neighborhood Olympics?

- A. Jackie's mom
- B. Jackie
- C. Jake's mom
- D. Jake

3. How did Jake's mother feel about helping with this project?

---

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\_\_\_\_\_ 4. Which of the following events was NOT listed?

- A. Run
- B. Frisbee throw
- C. Swimming
- D. Tennis

\_\_\_\_\_ 5. Jackie imagined herself winning a medal in \_\_\_\_\_.

- A. free throw
- B. Run
- C. Tennis
- D. Swimming

\_\_\_\_\_ 6. There would be ten events in the neighborhood Olympics.

- A. False
- B. True

7. When did the neighborhood Olympics begin?

---

---

Name: \_\_\_\_\_

8. How did the neighbors feel about Jake and Jackie's effort?

---

---

Write the words into the boxes.

forehead • single • earthworm • problem • decay • forecast  
reappear • commemorate

<div>Word 1</div>	<div>Word 2</div>
<div>Word 3</div>	<div>Word 4</div>
<div>Word 5</div>	<div>Word 6</div>
<div>Word 7</div>	<div>Word 8</div>
<div>Word 9</div>	<div>Word 10</div>

Circle the word spelled correctly. Cross out the misspelled word.

- |                |               |               |           |
|----------------|---------------|---------------|-----------|
| 1. haloh       | hollow        | 2. unlock     | unlack    |
| 3. blush       | blus          | 4. frivolous  | frivilous |
| 5. suffocate   | suffocati     | 6. trihmur    | tremor    |
| 7. fume        | fome          | 8. inlict     | inflict   |
| 9. resaett     | reseat        | 10. receipt   | reciept   |
| 11. persuaded  | persuaded     | 12. convinced | canvinced |
| 13. influenced | ihnnfluoohnst | 14. lonessome | lonesome  |

Name: \_\_\_\_\_

Max said his father is taller than Jacob's father. Max's father is 71.5 inches tall. Write that number in word form.

Robert has 36 living relatives. Of that number, 10 are more than 50 years old. What is the ratio of relatives over 50 to relatives 50 or younger?

What is the missing fraction?

$$\frac{3}{5} + ? = 1\frac{2}{5}$$

At the science fair, Ava and Hunter put together their own remote control vehicles. Mrs. Robinson is walking around in the back of the school to check them out.

"My model truck can go 12.2 mph, and its battery can last 33 minutes," says Ava.

"Well, my car can go 13 mph," interrupts Hunter. "And it can last 30 minutes."

Mrs. Robinson decides to put them both on a track to test. She runs them both for 38 minutes without any additional charges. Which car will go farther? By how many miles?

word root **fant** can mean **imagine**

**fantasy, fantastic**



Name: \_\_\_\_\_

Megan had been looking forward to Hoodie Hoo Day for at least three weeks. She had planned a "Dress Up Your Pet" contest for the day. There would be a parade and the best-dressed pet would be chosen. Finally Hoodie Hoo Day arrived and the pets paraded in front of the judges. There were so many entrants that the parade took 47 minutes from start to finish. If the parade started at 2:33 p.m., what time was it over? Oh, by the way, Peter's pet lizard (dressed like a cowboy) won the prize!

Hunter's remote-controlled plane travels in a circle with a circumference of 13 feet. It made 7 complete trips around the circle before it crashed and broke off one of its wings. Wow, did that make Hunter grouchy! How many yards did the plane travel in a circle before it crashed?

Kevin picked  $\frac{4}{6}$  of a bushel of apples. He gave his aunt  $\frac{1}{6}$  of a bushel. How much of the bushel of apples does he have left?

Mrs. Lee bought 3 pounds of green beans for dinner. The beans cost \$1.20. How much would 6 pounds of green beans cost?

Mr. King was in the doghouse. He forgot to bring a new book for Hannah. He went back to the store to get the book. The trip took him 50 minutes. If he left at 5:21 p.m., what time did he get back?

Name: \_\_\_\_\_

The book of poems by Lewis Carroll costs \$2.50. How could Connor pay for it using only dimes and quarters? (Hint: There is more than one way.)

Max went to the store. He wanted to buy an umbrella. The umbrella costs \$7.75. How many quarters does he need to buy the umbrella? Skip count to find the answer.

For the summer program 130 children came to the park. They were divided into 5 groups. How many children were in each group?

Fill in the blanks with these numbers:

**9, 3, 1**

5      0      8

2      2      1

+    2      0     

     0

Fill in the blanks with these numbers:

**5, 3, 5**

1      8      3

     3      9

+    1      6     

8      8     

5 1  
2 3  
+ 2 4

Which number is three thousand, six hundred fifty-nine?

95,360      36,590

5,936      3,659

Which is smaller,  $\frac{2}{3}$  or  $\frac{1}{6}$  ?

\_\_\_\_\_

5 9  
- 3 7

Name: \_\_\_\_\_

# Slap Me Some Fin!

By Erin Horner

If you were going on a 3,000 mile swimming trip, what would you take? How about just your mom? That's all a humpback whale calf takes. Every winter these whales migrate. Humpback whale calves are born in the tropics. They spend their first few months in crystal clear water. It is shallow and warm. It is also a great place for a newborn calf to learn how to swim. But it is not a great place for a mamma whale to eat. Soon, the hungry mom must lead her calf north. Their journey will take them to cold northern waters rich with krill. The trip is long and tiring. But mom and baby have a special way to stay connected while they swim. Along the way both mom and baby will slap the water with their fins. This makes a noise that can be heard underwater. It helps the whales stay connected. It helps them know that the other is near. After swimming for two months, the whales arrive. After a season, it will be time to head back to the warm waters. And while they swim, they'll slap fins all along the way.



Slap Me Some Fin!

## Questions

1. Why do humpback whales migrate?

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- \_\_\_\_\_ 2. In which sentence below is the word **rich** used in the same way as it is in the passage?

A. My uncle's so *rich* he bought all of the toys in the store.  
B. The soil was *rich* with nutrients.  
C. *Rich* people live in big houses.  
D. Someday I'm going to be *rich*!

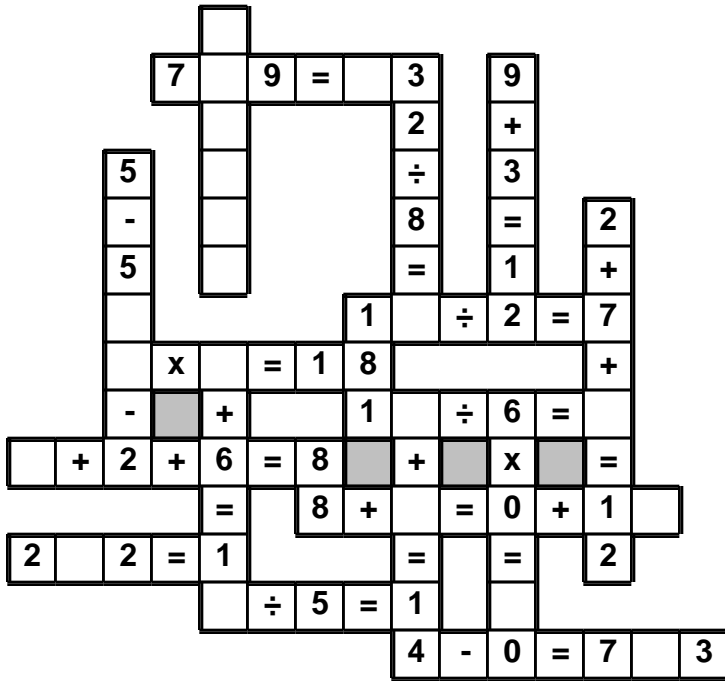
- \_\_\_\_\_ 3. The author probably wrote this passage to \_\_\_\_\_.

A. inform you about krill  
B. persuade you to take a 3,000 mile trip  
C. describe how humpback whales stay connected while migrating  
D. demonstrate migration patterns

- \_\_\_\_\_ 4. What would most likely happen if the humpback whales did not migrate north?

A. The warm water would make the whales sick.  
B. Whales would grow too big.  
C. The babies would not learn how to swim.  
D. The whales would not be able to find enough to eat.

Use the pieces above to help you fill in the runaway math puzzle.



Fifth Grade Reading Comprehension and Math

Name: \_\_\_\_\_

# Goodbye, Pyramid; Hello, MyPlate!

By Cindy Grigg

I know that I should eat all kinds of healthy foods. I just was never sure how much of which foods I should choose. I've seen the Food Guide Pyramid. I've seen it, but I didn't really understand it. Now there's an easier way. There's a new symbol called MyPlate.

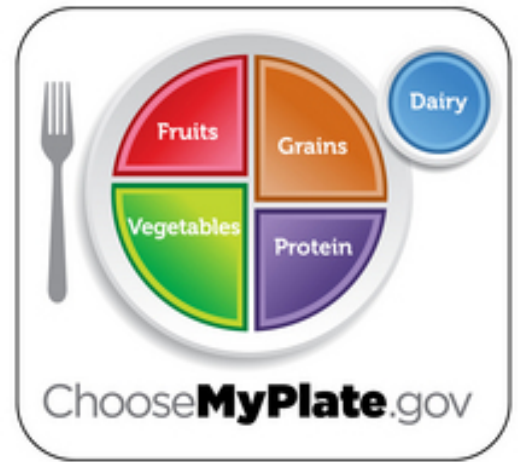
MyPlate can help me - and you, too - make good food choices. MyPlate shows a plate with four sections. One section holds vegetables. One section holds fruits. Together, fruits and vegetables should fill up half of my plate. Grains take up another section. The grain section is a little larger than the fruit and vegetable sections. The fourth section is for proteins. It's a little smaller than the other sections. A circle off to the right side of MyPlate is for dairy foods. Milk or calcium-rich foods should be part of each meal, too.

MyPlate can be used for all three meals. Sometimes I eat sliced tomatoes with scrambled eggs. I also like bean and cheese burritos for breakfast! If I don't eat vegetables at breakfast, then I can have some in my snacks. I can also add an extra one or two to my dinner. A side salad is an easy way to add veggies to a meal.

I went to a website to learn all about MyPlate. I learned some other things, too. Kids older than two should drink fat-free or low-fat milk. Kids that are four to eight years old should drink two and a half cups of milk each day. Adults and kids older than eight should drink three cups each day. I can also get my three dairy servings each day by eating low fat yogurt, cheese, or other calcium-rich foods.

And remember that serving of grains? I learned that at least half the grains I eat every day should be whole grains. Brown rice and oatmeal are whole grains. Foods made from whole wheat flour are, too. Some breakfast cereals count as whole grains. Many crackers, breads, and snack bars now have the amount of whole grains per serving listed right on the front of their packages. That makes it easy to see if a food is whole grain.

I'm glad I found MyPlate. It will help me make better food choices. I can easily look at my own plate to see if half of it is covered with fruits and vegetables. A little more than one-fourth of my plate should have bread or grains like brown rice or barley. Another almost one-fourth of it should have protein. Meat, chicken, or fish are clear choices. But baked beans count as protein, and that's one of my favorite foods! Add a glass of milk, and I'm all set! I hope you will use MyPlate, too. The Pyramid is out. MyPlate is in!



Goodbye, Pyramid; Hello, MyPlate!

## Questions

- \_\_\_\_\_ 1. What is this story mainly about?
  - A. how many different types of foods there are
  - B. why fruits taste better than vegetables
  - C. The new symbol MyPlate can help us make better food choices.
  - D. Some people like to eat vegetables for breakfast.
2. What five food groups are shown on the MyPlate symbol?

---



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Name: \_\_\_\_\_

\_\_\_\_\_ 3. MyPlate can be used for all three meals. Should your snacks also look exactly like MyPlate?  
A. yes  
B. no

\_\_\_\_\_ 4. How much of the daily serving of grains should be whole grains?  
A. at least half  
B. one-fourth  
C. one-third

5. Meat, chicken, and fish are part of which food group?

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\_\_\_\_\_ 6. Yogurt and cheese are part of which food group?  
A. dairy  
B. protein  
C. vegetables  
D. fruits

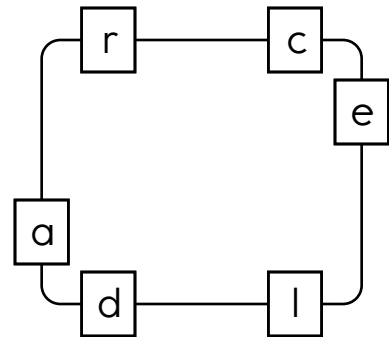
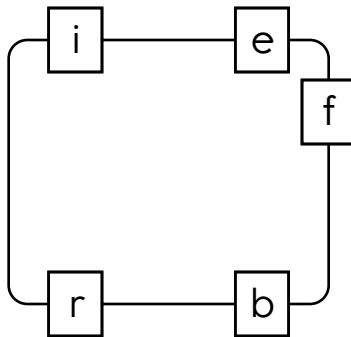
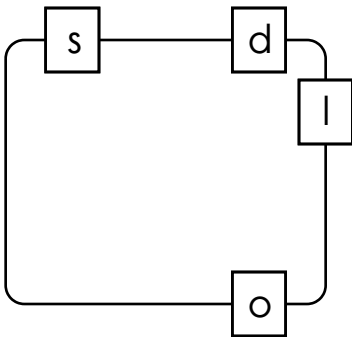
\_\_\_\_\_ 7. Which of these is a whole grain food?  
A. brown rice  
B. oatmeal  
C. whole wheat bread  
D. all of the above

8. A nine year old boy needs how many cups of milk or dairy each day?

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Write the hidden word. Start at one letter and then move either left or right. Continue in same direction.



Name: \_\_\_\_\_

Use &gt;, &lt;, or = to complete.

$5.99 \underline{\hspace{1cm}} 5.5$

$10.64 \underline{\hspace{1cm}} 10.3$

$123 \underline{\hspace{1cm}} 120.31$

$478.4 \underline{\hspace{1cm}} 483$

$12.5200 \underline{\hspace{1cm}} 12.52$

$218 \underline{\hspace{1cm}} 217.9$

$468 \underline{\hspace{1cm}} 469.9$

Write as a decimal.

$18 \frac{6}{10}$

Use &gt;, &lt;, or = to complete.

$4.0 \underline{\hspace{1cm}} 4.1$

$10.1 \underline{\hspace{1cm}} 9.8$

$6.4 \underline{\hspace{1cm}} 6.2$

$0.5 \underline{\hspace{1cm}} 0.46$

$7.8 \underline{\hspace{1cm}} 8.5$

$7.71 \underline{\hspace{1cm}} 7.62$

$1.3 \underline{\hspace{1cm}} 1.8$

Use &gt;, &lt;, or = to complete.

$7.1 \underline{\hspace{1cm}} 6.9$

$9.9 \underline{\hspace{1cm}} 9.0$

$6.33 \underline{\hspace{1cm}} 6.53$

$9.1 \underline{\hspace{1cm}} 9.6$

$5.7 \underline{\hspace{1cm}} 6.5$

$0.7 \underline{\hspace{1cm}} 0.68$

$9.2 \underline{\hspace{1cm}} 9.8$

Use &gt;, &lt;, or = to complete.

$0.7 \underline{\hspace{1cm}} 0.61$

$9.3 \underline{\hspace{1cm}} 8.7$

$6.88 \underline{\hspace{1cm}} 6.14$

$6.4 \underline{\hspace{1cm}} 5.9$

$4.2 \underline{\hspace{1cm}} 4.6$

$9.9 \underline{\hspace{1cm}} 9.5$

$5.1 \underline{\hspace{1cm}} 4.9$

Use &gt;, &lt;, or = to complete.

$5.9 \underline{\hspace{1cm}} 6.2$

$2.73 \underline{\hspace{1cm}} 2.03$

$10.2 \underline{\hspace{1cm}} 9.7$

$0.32 \underline{\hspace{1cm}} 0.4$

$7.9 \underline{\hspace{1cm}} 7.1$

$8.69 \underline{\hspace{1cm}} 8.55$

$2.7 \underline{\hspace{1cm}} 2.3$

Write as a decimal.

$\frac{3}{10}$

Write as a decimal.

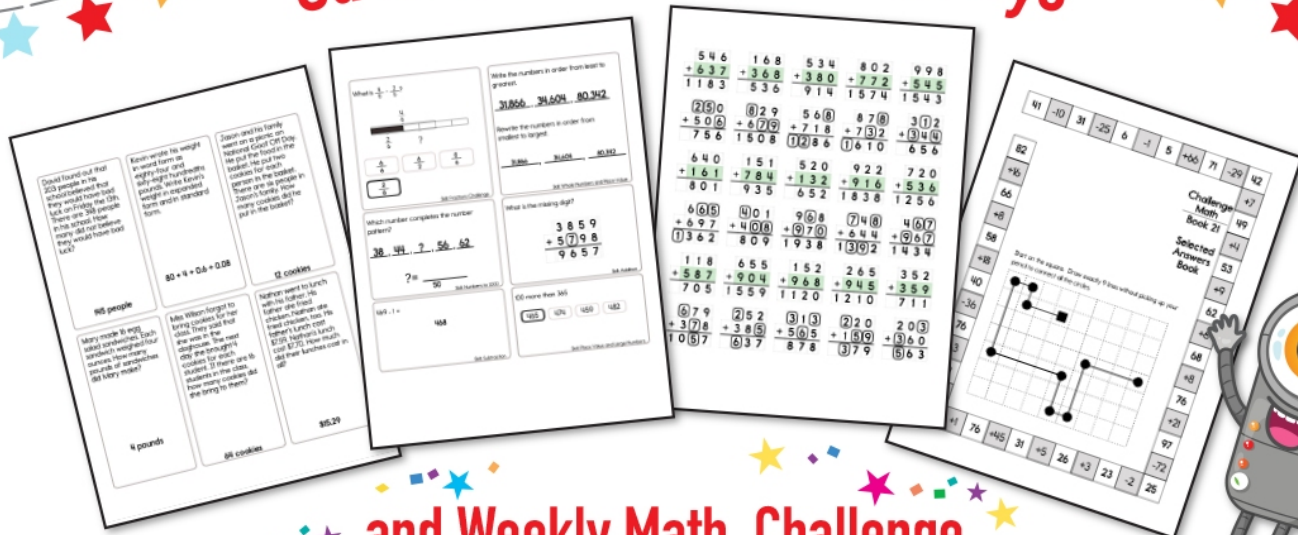
$19 \frac{5}{10}$

Write as a decimal.

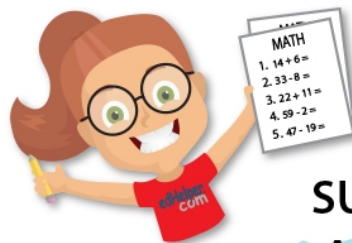
$13 \frac{8}{10}$



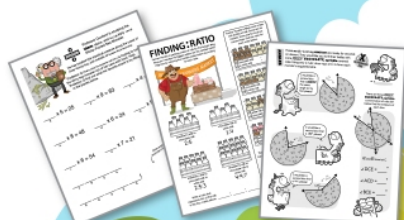
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$\times$   $=$   $-$   $\div$   $<$   $>$

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