

## APUSH Distance Learning Week 2

Feel free to contact me with questions, via email at [smcmahon@tUSD.net](mailto:smcmahon@tUSD.net), via REMIND (always the fastest way!), or call (209)597-8696. Our class has a Microsoft Team set up and you can turn all your work in there under the class notebook tab and then find your name and put homework in the homework file. All DBQ's, review sheets, homework, and class directions are in Teams as well under files.

For most assignments, you will need either your American History Brinkley textbook or your AMSCO textbook (little book).

AP students, please complete the following this week:

1. Regular homework for Chapter 28 Brinkley (27 AMSCO). You may type and upload or take a picture of your written work.
2. DBQ Practice: Full DBQ REQUIRED using the updated test Rubric! Progressive Era DBQ
3. Review the Exemplar DBQ Attached. What questions do you have? ( this is the Reform movement one) See if you can do better! Practice only.
4. STUDY FOR THE TEST! College Board is posting weekly practice videos to their YouTube Channel, they have updated AP Classroom, and there is always the review documents in TEAMS for you to review. REVIEW is optional but if you are taking the test it is Highly recommended.

## Real Life Money Management

**ATM or Bank Cards** Keep a careful record of the withdrawals from automated teller machines (ATMs), so you don't spend more money than you have in your account. When you make a withdrawal, write down the amount, date, and reason for the withdrawal. Then, subtract the amount from your previous balance. Balance your account monthly.

**Credit Cards** can help you through an emergency, such as unexpected car repairs. You can use credit cards to make purchases by telephone or online. They can help you build a credit record for the future, but don't let credit cards tempt you to spend money that you don't have. They can cost a lot of money if you have to pay annual fees or interest on amounts that you don't pay off every month. If you go too far in debt with a credit card, you can hurt your credit record for years to come. A poor credit record may mean that you can't get a loan in the future when you need it. A poor credit record can even hurt your chances of getting a job or renting an apartment.

- Here are some tips to make sure you stay in charge of your credit card, instead of letting it take charge of you!
- Choose ONE bank credit card that can be used many places.
- Shop around for a card with no or low fees and a lower interest rate (called an annual percentage rate or APR).
- Pay off your credit card bill in full each month. If you can't do that, at least make more than the minimum payment.
- Don't use your credit card to get a cash advance unless you have an emergency. Cash advances are expensive. Besides paying a fee for the money, you also will be charged interest immediately, often at a higher rate.

Imagine if you decided to skip your daily mocha and saved \$3 every day. You would end up with an extra \$90 a month, which would turn into an amazing \$1,080 every year!

Now imagine putting that money into savings, or investing it at 8 or 9 percent interest. The chart below shows the power of compound interest over different periods of time. The first row assumes your money stays in a savings account with a 3 percent interest rate. The second row uses a 9 percent rate, which assumes that your money is in a long-term investment, such as a mutual fund.

<b>\$90 a month</b>	<b>2 years</b>	<b>5 years</b>	<b>10 years</b>	<b>15 years</b>	<b>20 years</b>
3% return	\$2,223	\$5,818	\$12,577	\$20,428	\$29,547
9% return	\$2,357	\$6,788	\$17,416	\$34,057	\$60,110

Here are some ideas to cut expenses and keep more money in your pocket. Think of other ideas to help save money.

- **Ask for student discounts.** Simple things like going to the movies, buying a pizza, or riding the bus may cost you less—right now—if you show your student I.D.
- **Buy only what you need.** Before you make a purchase, ask yourself, “Do I really need this? Or do I just want it?”
- **Learn how to cook.** You’ll save yourself a lot of money in the future.
- **Use public transportation or a bicycle.** It’s much cheaper to ride the bus than it is to own a car. Another option is to ride your bike. Not only is cycling inexpensive and good for the environment, it’s great for your body, too.
- **Shop around for clothes.** Look for sales, off-season bargains, and overstock stores. Also, check out garage sales and thrift stores for gently used (and sometimes really funky and cool) items.