

# Importance of Money



50 MCQS for  
13-15 age group

## 1. What is the best way to spend money wisely?

- A) Spend it all on the latest gadgets
- B) Save some for future needs and emergencies
- C) Spend it all on food
- D) Give it to friends immediately

**Correct Answer: B**

• Explanation: Saving money for future needs is important. It helps you deal with unexpected situations and plan for important events, like education or family celebrations.

## 2. Why is it important to differentiate between needs and wants?

- A) It helps in buying expensive things
- B) It allows you to make better decisions and save money
- C) It teaches you to ignore everything you desire
- D) It helps in impressing friends

**Correct Answer: B**

• Explanation: Understanding the difference helps in prioritizing essentials like food, education, and health over unnecessary luxuries.

### 3. If you spend all your pocket money immediately, what will happen?

- A) You will always have more money
- B) You may not have money when you need it for emergencies
- C) You can get more pocket money easily
- D) Your friends will like you more

#### Correct Answer: B

• Explanation: Spending everything at once can leave you without money when you need it most, like for unexpected expenses or saving for the future.

### 4. Why is saving money from an early age important?

- A) To buy as many things as you can
- B) To have enough money for the future and emergencies
- C) To show off to friends
- D) To spend on festivals

#### Correct Answer: B

• Explanation: Saving helps you secure your future and be prepared for emergencies without depending on others.

### 5. Which of the following is an example of a 'want' rather than a 'need'?

- A) A new school uniform
- B) A mobile phone upgrade
- C) A healthy breakfast
- D) A book for study

#### Correct Answer: B

• Explanation: A mobile phone upgrade is a 'want,' not a 'need,' as your current phone might still work fine.

## 6. What is the best way to use money earned through hard work or a gift?

- A) Spend it all on a party
- B) Divide it into saving, spending, and giving
- C) Spend it on the latest fashion
- D) Keep it under your bed

### Correct Answer: B

• Explanation: Dividing your money between saving, spending wisely, and giving helps build a healthy relationship with money.

## 7. What should you do if you feel like spending all your money impulsively?

- A) Spend it all and regret later
- B) Wait for a day, then decide if you still need to buy it
- C) Ask friends what they think you should buy
- D) Forget about it and never think of spending money

### Correct Answer: B

• Explanation: Pausing for a day allows you to think more clearly and decide if the purchase is really necessary or just an impulse.

## 8. Why do people often fail to save money?

- A) Because they don't earn enough
- B) They spend too much on unnecessary things
- C) They forget about saving
- D) They don't know how to save

### Correct Answer: B

• Explanation: Spending on unnecessary things often prevents people from saving for future needs or emergencies.

**9. What is the most important thing when it comes to spending money on festivals like Diwali?**

- A) Buying expensive gifts for everyone
- B) Spending wisely while celebrating
- C) Ignoring family needs and spending on personal desires
- D) Not spending at all

**Correct Answer: B**

• Explanation: Celebrating festivals with your family is important, but doing so wisely helps avoid financial strain in the future.

**10. How can you teach yourself to save more money?**

- A) Ignore all desires
- B) Spend on things you like every day
- C) Track your expenses and set a savings goal
- D) Don't ever buy anything

**Correct Answer: C**

• Explanation: Tracking expenses and setting goals helps manage money effectively and increases savings.

**11. Which of the following shows kindness?**

- A) Helping a friend with homework
- B) Ignoring someone in need
- C) Teasing someone who is different
- D) Being rude to elders

**Correct Answer: A**

• Explanation: Helping others in need, like assisting a friend, is an act of kindness and shows empathy.

### 12. Why is honesty considered an important value?

- A) It makes you popular
- B) It helps you build trust with others
- C) It allows you to cheat in exams
- D) It helps you hide mistakes

#### Correct Answer: B

• Explanation: Honesty builds trust with others, and people appreciate those who are truthful and dependable.

### 13. Which action reflects respect for others?

- A) Listening attentively when someone speaks
- B) Interrupting and talking over someone
- C) Ignoring the feelings of others
- D) Making fun of others' opinions

#### Correct Answer: A

• Explanation: Respect means valuing others' opinions and listening to them attentively, even if you disagree.

### 14. How can teamwork help in a school project?

- A) By doing everything yourself
- B) By everyone contributing their ideas and skills
- C) By copying someone's work
- D) By fighting over ideas

#### Correct Answer: B

• Explanation: Teamwork allows everyone to contribute their strengths, making the project better and easier to complete.

### 15. Which of these is an example of empathy?

- A) Laughing at someone who is upset
- B) Understanding how someone feels and comforting them
- C) Ignoring someone's sadness
- D) Spreading rumors about someone

#### Correct Answer: B

• Explanation: Empathy is the ability to understand and share the feelings of others and offer support when needed.

### 16. Why is it important to be patient?

- A) It allows you to get everything quickly
- B) It helps you make better decisions and avoid mistakes
- C) It makes you impatient with others
- D) It means you never have to wait for anything

#### Correct Answer: B

• Explanation: Patience allows you to think things through, make wise decisions, and avoid rushing into mistakes.

### 17. What should you do if someone is being bullied at school?

- A) Ignore it and walk away
- B) Help the bully to feel stronger
- C) Stand up for the victim and tell a teacher
- D) Join in to avoid being bullied

#### Correct Answer: C

• Explanation: Standing up for the victim and reporting bullying helps create a safe and respectful environment for everyone.

### 18. What does respect for elders involve?

- A) Listening to their advice and treating them kindly
- B) Ignoring their presence
- C) Doing the opposite of what they say
- D) Never talking to them

**Correct Answer: A**

• Explanation: Respecting elders means listening to their advice, valuing their experiences, and treating them with kindness.

### 19. What can you learn from a failure?

- A) That you should give up
- B) That failure is always bad
- C) That failure teaches you important lessons to improve
- D) That you should blame others

**Correct Answer: C**

• Explanation: Failure is an opportunity to learn from your mistakes and improve for future success.

### 20. What does 'gratitude' mean?

- A) Being thankful for what you have
- B) Expecting gifts from others
- C) Complaining about everything you lack
- D) Always taking without giving back

**Correct Answer: A**

• Explanation: Gratitude is the practice of being thankful for the things you have and appreciating those who support you.

### 21. Why should you take care of your belongings?

- A) So that you can show them off to others
- B) So that they last longer and stay in good condition
- C) So that you can sell them later
- D) So you can throw them away when they break

#### Correct Answer: B

• Explanation: Taking care of your belongings helps them last longer, saving money and reducing waste.

### 22. What does it mean to appreciate your family?

- A) Taking them for granted and expecting everything
- B) Helping, respecting, and spending time with them
- C) Ignoring them when they need help
- D) Demanding things from them

#### Correct Answer: B

• Explanation: Appreciating your family means recognising their efforts and being supportive, caring, and respectful towards them.

### 23. Which of the following shows gratitude towards your parents?

- A) Complaining about everything they do for you
- B) Helping them with chores and saying thank you
- C) Ignoring their feelings
- D) Expecting them to always give you what you want

#### Correct Answer: B

• Explanation: Helping your parents and expressing thanks is a way to show appreciation and respect.



#### 24. How can you show that you value education?

- A) Ignoring your studies
- B) Attending school regularly, being curious, and doing your best
- C) Copying others' work
- D) Forgetting what you learn after exams

#### Correct Answer: B

• Explanation: Valuing education means being curious, engaging in studies, and applying what you learn in life.

#### 25. Why is it important to understand the value of time?

- A) So you can waste it freely
- B) So you can plan better and achieve your goals
- C) So you can relax all the time
- D) So you can do everything at once

#### Correct Answer: B

• Explanation: Understanding the value of time helps you use it wisely, achieve your goals, and reduce stress.

#### 26. What should you do when you receive a gift from someone?

- A) Ignore it and keep it aside
- B) Express gratitude and make use of it
- C) Complain about it
- D) Throw it away

#### Correct Answer: B

• Explanation: Showing gratitude and appreciating gifts helps build stronger relationships and encourages thoughtful giving.

**27. How can you show respect for your belongings?**

- A) Use them roughly and forget about them
- B) Keep them in a safe place, clean, and well-maintained
- C) Discard them as soon as you get something new
- D) Let others use them without permission

**Correct Answer: B**

• Explanation: Taking care of your belongings shows respect for what you own and helps them last longer.

**28. Why should you appreciate the work your parents do for the family?**

- A) To get more things from them
- B) To make them feel valued and loved
- C) To avoid doing chores yourself
- D) To complain when they make mistakes

**Correct Answer: B**

• Explanation: Appreciation strengthens family bonds and encourages love and respect within the household.

**29. Which of the following is an example of taking care of your environment?**

- A) Throwing trash on the street
- B) Recycling waste and planting trees
- C) Ignoring environmental issues
- D) Using plastic unnecessarily

**Correct Answer: B**

• Explanation: Taking care of the environment through actions like recycling and planting trees helps protect the planet for future generations.

### 30. What should you do if you lose or damage something valuable?

- A) Ignore it and forget about it
- B) Apologise, try to fix it, or replace it
- C) Blame others for the loss
- D) Leave it and never talk about it again

**Correct Answer: B**

• Explanation: Acknowledging mistakes and trying to fix or replace what was lost shows responsibility and respect for your belongings.

### 31. How does being thankful help in building positive relationships?

- A) It makes others feel valued and appreciated
- B) It makes you more demanding
- C) It makes you ignore the efforts of others
- D) It makes you forget about kindness

**Correct Answer: A**

• Explanation: Showing gratitude helps strengthen bonds by making others feel appreciated for their efforts.

### 32. What can you learn from the practice of being grateful for small things?

- A) You will always be happy with everything
- B) You will learn to appreciate the simple joys in life
- C) You will become greedy for more things
- D) You will ignore your problems

**Correct Answer: B**

• Explanation: Gratitude helps you focus on the positive aspects of life, making you more content and appreciative of what you have.

### 33. Why should you respect your own time and others' time?

- A) Time is free and doesn't matter
- B) Respecting time helps you and others stay organised and achieve goals
- C) Time is only valuable to adults
- D) Time should be spent doing nothing

**Correct Answer: B**

• Explanation: Respecting time is essential for being productive and efficient in completing tasks and meeting deadlines.

### 34. How can you show appreciation for the food you eat?

- A) Wasting food every day
- B) Eating without considering the effort involved in preparing it
- C) Finishing your plate and saying thank you
- D) Complaining about the food

**Correct Answer: C**

• Explanation: Appreciating food means not wasting it and being grateful for the effort made by those who prepared it.

### 35. Why is it important to be responsible for your actions?

- A) So that you don't get into trouble
- B) So that you can blame others
- C) So you can learn from your mistakes and improve
- D) So you can avoid working hard

**Correct Answer: C**

• Explanation: Taking responsibility for your actions helps you grow, learn from mistakes, and make better decisions in the future.

### 36. What does it mean to value your health?

- A) Ignoring your health to focus on other things
- B) Eating junk food regularly and not exercising
- C) Taking care of your body by eating healthy and staying active
- D) Only visiting the doctor when you are really sick

**Correct Answer: C**

• Explanation: Valuing health means adopting habits that support your well-being, such as eating nutritious food, exercising, and sleeping well.

### 37. What should you do if you see someone else treating their belongings carelessly?

- A) Join in and treat things badly too
- B) Tell them about the importance of taking care of their things
- C) Ignore the situation
- D) Take their belongings and keep them safe

**Correct Answer: B**

• Explanation: Encouraging others to take care of their belongings helps promote respect and responsibility.

### 38. How can you show that you value your culture and traditions?

- A) Disrespecting traditions and ignoring cultural practices
- B) Ignoring cultural celebrations and festivals
- C) Participating in cultural events and learning about their significance
- D) Making fun of cultural practices you don't understand

**Correct Answer: C**

• Explanation: Participating in and learning about cultural traditions helps preserve them and promotes a sense of identity and respect.

**39. What is the importance of maintaining a good relationship with family members?**

- A) To avoid conflict and get things easily
- B) To feel supported, loved, and understood
- C) To always agree with everything they say
- D) To get everything you want from them

**Correct Answer: B**

• Explanation: Healthy family relationships provide emotional support, love, and a sense of belonging.

**40. Why should you be grateful for your teachers?**

- A) Because they give you homework
- B) Because they help you learn and grow in knowledge
- C) Because they make rules
- D) Because they always scold you

**Correct Answer: B**

• Explanation: Teachers play a vital role in shaping your future by imparting knowledge, guidance, and life lessons.

**41. What is the best way to appreciate your friends?**

- A) Ignoring them when they need help
- B) Helping them, being supportive, and sharing joy with them
- C) Only talking to them when you need something
- D) Taking them for granted

**Correct Answer: B**

• Explanation: Friendship is built on mutual support, kindness, and appreciation for each other's presence.

#### 42. What does taking care of the environment teach you?

- A) That nature is unimportant
- B) That we should leave it for future generations to fix
- C) That we should protect nature for our own well-being and the planet's future
- D) That we should ignore environmental problems

**Correct Answer: C**

• Explanation: Taking care of the environment is crucial for maintaining the balance of nature, which directly affects our health and future.

#### 43. Why is it important to respect people with different opinions?

- A) To avoid arguments
- B) To ignore the differences and do as you wish
- C) To learn new perspectives and grow as a person
- D) To force your opinions on others

**Correct Answer: C**

• Explanation: Respecting differing opinions allows you to understand different viewpoints and expand your knowledge and perspective.

#### 44. How can you express gratitude towards your siblings?

- A) Ignore them when they need help
- B) Show kindness, support them, and share with them
- C) Demand things from them
- D) Criticise them for their actions

**Correct Answer: B**

• Explanation: Siblings are important, and showing gratitude by supporting, sharing, and being kind helps strengthen sibling bonds.

#### 45. What is the value of celebrating small achievements in life?

- A) To boast about your success
- B) To learn from your mistakes
- C) To appreciate progress, stay motivated, and boost self-confidence
- D) To ignore other people's achievements

**Correct Answer: C**

• Explanation: Celebrating small wins helps maintain motivation, fosters a positive mindset, and builds confidence for bigger challenges.

#### 46. Why should you care about your mental health?

- A) Because everyone else cares about it
- B) To be able to deal with stress and live a balanced life
- C) To impress others
- D) To hide your feelings from everyone

**Correct Answer: B**

• Explanation: Mental health is important for managing emotions, reducing stress, and leading a happy, fulfilling life.

#### 47. How can you show gratitude during festivals like Diwali?

- A) Only focusing on gifts
- B) Spending time with family, sharing love, and expressing thanks for the blessings
- C) Ignoring the cultural significance of the festival
- D) Demanding gifts and food from family members

**Correct Answer: B**

• Explanation: Festivals are a time to appreciate family, traditions, and the blessings you have, not just focus on material things.



#### 48. Why is it important to be honest in relationships?

- A) To avoid punishment
- B) To build trust, understanding, and a strong connection
- C) To get everything you want
- D) To manipulate others

**Correct Answer: B**

• Explanation: Honesty helps create trust and transparency in relationships, making them stronger and more meaningful.

#### 49. How can you show respect for others' time?

- A) By always being late for meetings
- B) By being punctual and valuing the time of others
- C) By ignoring others' schedules
- D) By wasting others' time with unnecessary talks

**Correct Answer: B**

• Explanation: Being punctual and respecting others' time shows that you value their efforts and time, which builds better relationships.

#### 50. Why is it important to help others in your community?

- A) To get something in return
- B) To make a positive difference and build a caring, supportive community
- C) To prove you're better than others
- D) To avoid personal responsibility

**Correct Answer: B**

• Explanation: Helping others makes the community stronger, creates bonds, and encourages kindness and cooperation.



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