

Instructions for Workshop Leader

Use these slides (in order) with the sections of your session outline

Welcome and Overview (Slides 2–4)

Activity (Slides 5–8)

Present (Slides 9–12)

Discuss (Slide 13)

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Close (Slide 21)



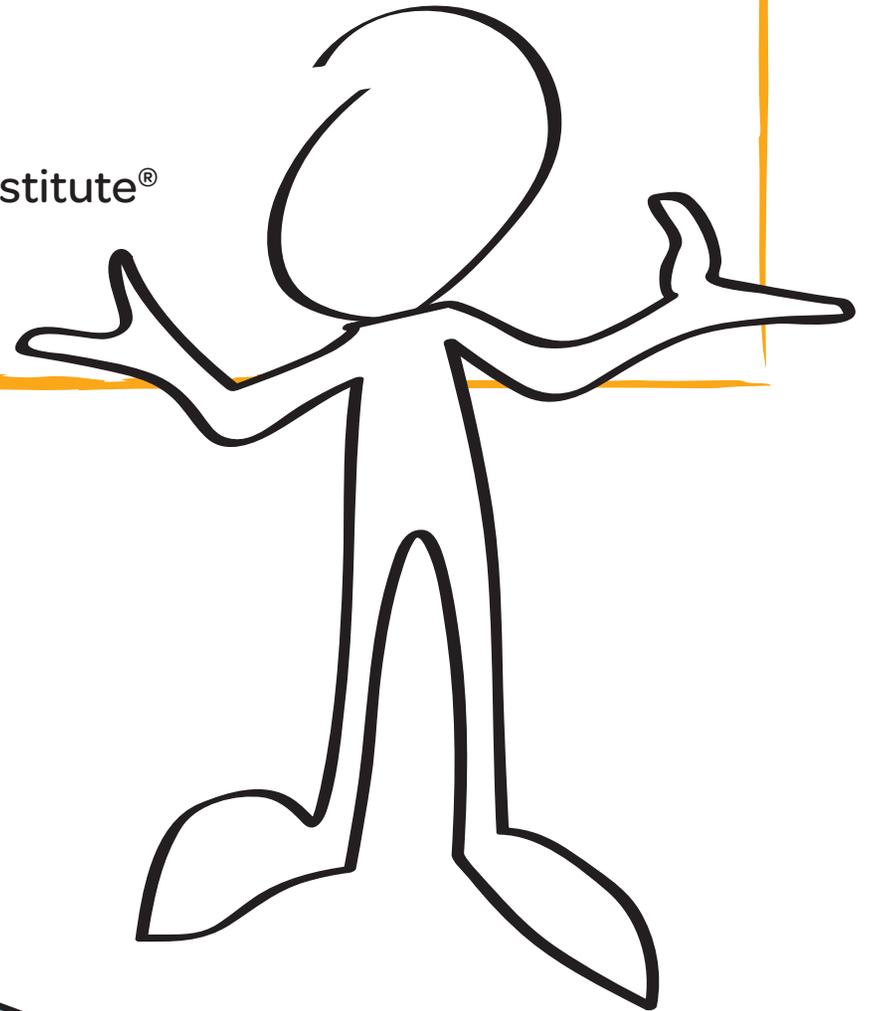
Borrow Well

Welcome to Bank It

Borrowing Money Well

2-BO-E

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Welcome and Overview

What is Bank It?

Bank It delivers real-world topics and tools to help you:

- Understand your money,
- Talk about your money, and
- Manage your money.

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Welcome and Overview

Three goals for today:

1. Describe qualities of a person who borrows well.
2. Give examples of ways to use borrowed items responsibly.
3. List ways to avoid credit problems.



Activity

Take the pretest



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Activity

What are important qualities of a person who borrows well?



Activity

How can you use a borrowed item responsibly?



Activity

What Kind of Quality?



Present

How can an adult avoid credit problems?

1. Do not overspend.
2. Pay bills on time or early.



Present

Why is it important for adults to establish a positive credit history?

1. You can earn a higher credit score.
2. You can get more financial services at cheaper rates over time.



Present

What is important to do if you damage or lose something you borrow?

Answer: Apologize and then replace or fix the item.



Present

What does a consumer credit law do?

Answer: It protects people who use credit.



Discuss

Turn to talk to someone near you.

1. Say your first name.
2. Name one thing you can do to be a more responsible borrower.



Review and Evaluate

What are important qualities of a person who borrows well?

1. Honest
2. Responsible



Review and Evaluate

How can you use a borrowed item responsibly?

Answer: Take good care of the item.



Review and Evaluate

How can an adult avoid credit problems?

1. Do not overspend.
2. Pay bills on time or early.



Review and Evaluate

Why is it important to establish a positive credit history?

1. You can earn a higher credit score.
2. You can get more financial services at cheaper rates over time.



Review and Evaluate

What is important to do if you damage or lose something you borrow?

Answer: Apologize and then replace or fix the item.



Review and Evaluate

What does a consumer credit law do?

Answer: It protects people who use credit.



Review and Evaluate

Take the posttest



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Close

We can become better borrowers by becoming responsible.



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