<table>
<thead>
<tr>
<th>Activity</th>
<th>Time</th>
<th>Objective</th>
<th>Description</th>
</tr>
</thead>
</table>
| Introduction          | 5 minutes | To review what was covered in the last module.       | • If relevant, ask the students what they learned in the last module, Get Banked.  
• Ask students, “who can tell me one difference between a bank and credit union?”  
• Ask students, “what is a savings account?”  
• Ask students to name one way to get money out of your checking account. |
| Can I Borrow That?    |         |                                                       |                                                                                                                                             |
| Financial Report Card | 5 minutes | To recognize the importance of a credit score and how to obtain a strong one.                     | Questions & Discussion                                                                                                                                                                                  |
|                       |         |                                                       | • Do you get grades in this class?  
• What is the best grade you can get? The worst?  
• How do you get a good grade?  
• Credit scores are a person’s financial report card.  
• A score of 850 is similar to an A+ and a score of 300 is similar to an F-.  
• How do you think someone gets a good credit score? How about a bad score?  
• Discuss what makes up a strong score. |
| Credit Cards          | 10 minutes | To understand how a credit card works and how to use one responsibly.                            | Activity                                                                                                                                                                                                 |
|                       |         |                                                       | • Pull out a debit card and credit card (cover your numbers),  
• Ask which one is a credit card and which is a debit card.  
• Even though they look similar, they are very different.  
• Explain the differences between using a debit card and credit card. |
|                       |         |                                                       | Discussion                                                                                                                                                                                              |
|                       |         |                                                       | • Explain the three main things a person needs to know before using a credit card, which include: APR (interest rate)  
• Credit Limit  
• Annual Fees |

continued on next page >
### Smart Future

#### Session 1

<table>
<thead>
<tr>
<th>Activity</th>
<th>Time</th>
<th>Objective</th>
<th>Description</th>
</tr>
</thead>
</table>
| Let’s Buy a Car     | 10 minutes | To understand how credit works by participating in a hands-on activity. | Student Activity Page  
• Hand out the Let’s Buy a Car Student Activity Page  
• Explain to the students that everyone is going to buy a car.  
• The students have good credit. The presenter has bad credit.  
• Complete the activity as a class.  
• Discuss the importance of good credit. |