

SPECIAL ED

BORROWING MONEY



LOANS & CREDIT CARDS



Special Needs for Special Kids



This unit was created with this guy in mind. He has autism and an intellectual disability. He is a non-reader and needs a lot of help developing skills and learning how to borrow money. With some support, he is able to do this unit and enjoys the challenge. He is my tester!!

Borrowing Money

By
Christa Joy
Special Needs for Special Kids



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Also included in this resource as separate files:

- Lesson plans
- **Blank credit card statement for more practice**
- Links and directions to digital activities
- PowerPoints (these are the books in the lesson plan)
- Voice recorded PowerPoint
- Activities in black and white

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This unit contains over 300 pages that will guide students through:

1. Borrowing money
2. Using a credit card

The unit is separated into 2 files, one in color and one in black and white.

Borrowing Money Lesson Plan

Preparation

- Print out a vocabulary board for each student to use throughout unit
 - Laminate or place in page protector
- Vocabulary cards
 - Print out a set of cards onto cardstock and laminate
 - Make one set for each student and also one for the teacher to use in I Spy games
- Book
 - Print out, laminate, and bind
 - Also available as a recorded PowerPoint and video in the directions for digital activities pdf
- Bingo cards
 - This unit comes with a set of
 - They are in color and BW
 - Print on cardstock and lamin
 - Suggestions for use included i

Preassessment (do day 1 before starting less

- Choose the form of the assessment t
- Give the assessment to assess what y
- I cannot emphasize enough how im growth, this preassessment is so imp

Teaching Tips

1. **Color Coding:** this is a really easy v activity. Outline or color in an emp the corresponding picture symbols t task.
 - a. For more info, read more he <https://specialneedsforspecialdifferentiation/>
 - b. I also have a blog post on dit <https://specialneedsforspecial3-ways-easily-and-effectively/>

Quick Look

Day	Activity	Day	Activity
1	<ul style="list-style-type: none"> • Read book • Vocabulary activity • Circle map 	9	<ul style="list-style-type: none"> • Read book • Vocabulary activity • Reading a credit ca statement
2	<ul style="list-style-type: none"> • Read book • Vocabulary activity • Venn diagram 	10	<ul style="list-style-type: none"> • Read book • Bingo • Reading a credit ca statement
3	<ul style="list-style-type: none"> • Read book • Vocabulary activity • Sorting activity 	11	<ul style="list-style-type: none"> • Read book • Bingo • Reading a credit ca statement
		12	<ul style="list-style-type: none"> • Read book • Bingo • Close worksheet
		13	<ul style="list-style-type: none"> • Read book • Vocabulary cut and • Vocabulary puzzle
		14	<ul style="list-style-type: none"> • Read book • Vocabulary cut and • Vocabulary puzzle
		15	<ul style="list-style-type: none"> • Assessment

Day 10-11

Activity	Notes	Materials
Read or listen to a recording of the book: <i>Using a credit card</i> (10 minutes)	<ul style="list-style-type: none"> • Read through the story, asking lots of questions • Continue to make connections between book and vocabulary board 	<ul style="list-style-type: none"> • Book • Vocabulary board
Bingo (15 minutes)	<ul style="list-style-type: none"> • See separate pdf for Bingo cards and directions • For different ways to play Bingo and use the cards go here: https://specialneedsforspecialkids.org/2022/01/31/10-ways-to-play-bingo-in-your-special-education-classroom/ <ul style="list-style-type: none"> ◦ Calling cards included 	<ul style="list-style-type: none"> • Bingo boards • markers
Credit card statement review (5 minutes)	<ul style="list-style-type: none"> • Review the credit card statement completed yesterday 	<ul style="list-style-type: none"> • Completed worksheet
Reading a credit card statement (10 minutes)	<ul style="list-style-type: none"> • Students will practice reading a credit card statement • There are 2 versions; choose one statement to work with each day <ul style="list-style-type: none"> ◦ One version has students highlight requested areas on the statement ◦ One version has students record on a chart information and values from the statement • NOTE: in a separate file is a PowerPoint document that is a blank credit card statement you can fill out if students need more practice • Make connections to the book as necessary 	<ul style="list-style-type: none"> • Sorting activity • Scissors • Glue
Sharing (10 minutes)	<ul style="list-style-type: none"> • Each student shares their finished statement with the group using the communication method of their choice 	<ul style="list-style-type: none"> • Completed worksheet • Communication devices

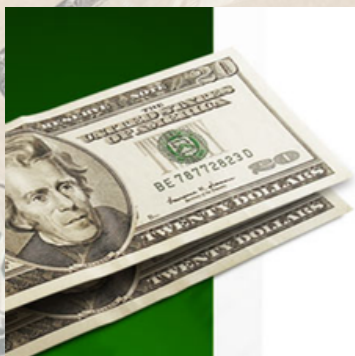
The lesson plans contain:

- Overall tips for teaching students with significant needs
- A quick look at what you will do each day
- Detailed instructions on how that day's lesson should run

The background of the slide is a collage of various US dollar bills, including \$100, \$20, and \$10 bills, scattered and overlapping. The bills are in shades of green, blue, and purple, with some text and numbers visible. A semi-transparent yellow rectangle is overlaid on the center of the image, containing the text and list.

This unit covers:

- Reasons people borrow money
- Ways and places to borrow money
- Consumer protection laws
- Credit cards
 - How to apply for
 - How to use it responsibly
 - How to read a statement
 - How to make a payment



There are 2 books with this unit.
 They use photos and simple text appropriate for older students.

1. Borrowing money
2. Using a credit card

Whenever you borrow something, it means that you take or receive something that you intend to return. In this case, you are borrowing money that you plan to pay back. You are a **borrower**, someone who borrows money.

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YourBank

Your Credit Card Account Statement

Statement Period: From April 01, 2015 To April 30, 2015

Account Number: 9999 99XX XXXX 1234

Primary Cardholder: Yourname Yourname

Ways to Pay: Online Banking, Telephone Banking, ATM, Pre-Authorized Pay, By Mail To: YourBank, P.O. Box 1234 Sect, BankCity, NY, 9945

Contact Information: www.webforname.com, Customer Service: 1-888-123-4567, TTY: 1-888-123-4567

PAYMENT INFORMATION

New Balance:	\$ 3663.23
Your Minimum Payment:	\$ 36.63
Your Minimum Payment Due Date:	May 24, 2015
Estimated time to pay:	

The estimated time to pay your New Balance is 18 months if you pay only the Minimum Payment each month. It is 12 months if you pay 25% of your New Balance each month.

SUMMARY OF YOUR ACCOUNT

Previous Statement Balance:	\$ 2854.48
Payments:	\$-2654.48
New Purchases:	\$ 1957.24
Balance Transfers and Access Checks:	\$ 1280.00
Cash Advances:	\$ 500.00
Interest:	\$ 0.00
Fees:	\$ 5.99
Subtotal:	\$ 3663.23
Your New Balance:	\$ 3663.23
Credit Limit:	\$ 9000.00
Cash Advance Limit:	\$ 500.00
Credit Available:	\$ 5336.77
Cash Advance Limit:	\$ 0.00
Statement Closing Date:	April 30, 2015
Days in Statement Period:	30
Annual Interest Rate for Purchases:	19.99%
Annual Interest Rate for Balance Transfers and Access Checks:	2.90%
Annual Interest Rate for Cash Advances:	19.99%

YourBank Payment Slip

Account Number: 9999 99XX XXXX 1234

Your New Balance: \$ 3663.23

Your Minimum Payment: \$ 36.63

Your Minimum Payment Due Date: May 24, 2015

Amount you're paying: \$ 3663.23

YourBank

Your Credit Card Account Statement

Statement Period: From April 01, 2015 To April 30, 2015

Account Number: 9999 99XX XXXX 1234

Primary Cardholder: Yourname Yourname

Ways to Pay: Online Banking, Telephone Banking, ATM, Pre-Authorized Payment

PAYMENT INFORMATION

New Balance:	\$ 3663.23
Your Minimum Payment:	\$ 36.63
Your Minimum Payment Due Date:	May 24, 2015
Estimated time to pay:	





















The estimated time to pay your New Balance in full if you pay only the Minimum Payment each month is 2 year(s) and 4 month(s).

SUMMARY OF YOUR ACCOUNT

Previous Statement Balance:	\$ 2654.48
Payments:	\$-2654.48
New Purchases:	\$ 1957.24

The first thing you should find is how much you owe. This is listed as balance or new balance. It is the TOTAL amount you owe to the credit card company. But, don't worry, you don't often have to pay all of that right away.

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 lend	 borrow	 home	 medical expenses	 moving
 bank	 loan	 equity	 credit history	 choices
 credit card	 agreement	 statement	 payment	 consumer
 repeat that	 yes	 no	 I don't know	 need a break

This unit comes with a vocabulary board.

Vocabulary boards are great for ALL students to assist with participation and engagement in group discussions.

Tips on how to use in the unit!!

borrower

Someone who takes something with the intention of returning it



lender

Someone who gives another person something for a period of time



Cut apart and match pictures with definition.



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There are vocabulary cards students will use every day for a group activity. There is also a cut and paste activity.

bank

A business that will hold and keep someone's money safe



credit union

Business that makes small loans to its members



A business that will hold and keep someone's money safe	The least amount of money a person must pay each month to avoid fees
Person who purchases something	Information sent in the mail or online about your credit card bill on bank account
a person has already the mortgage	Someone who takes something with the intention of returning it
person pays based on balance of a loan	The maximum amount the credit card company will allow a person to charge on their card
res another person for a period of time	2 people agree between themselves to borrow and lend money

mortgage



credit history



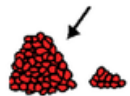
loan

Money a person borrows that will be paid back

peer-to-peer lending

2 people agree between themselves to borrow and lend money

principal



interest



equity

Amount of money a person has already paid toward the mortgage

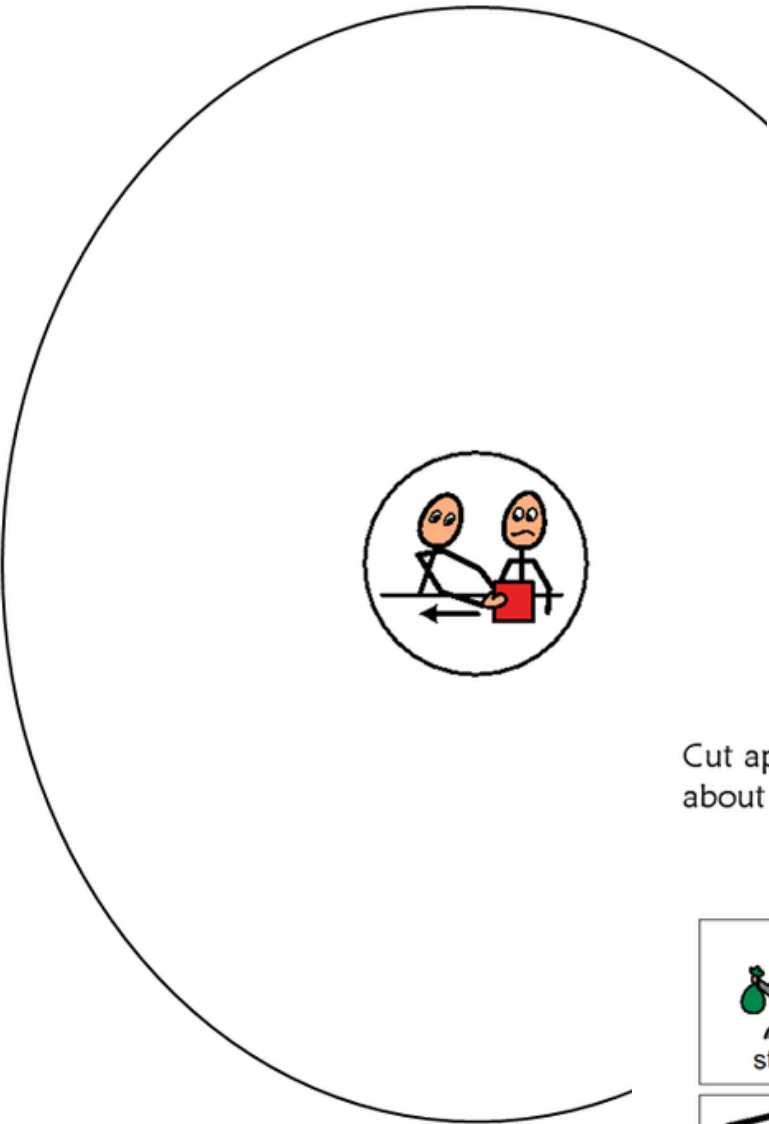
home equity loan

Loan based on the amount of money a person has invested in owning their home

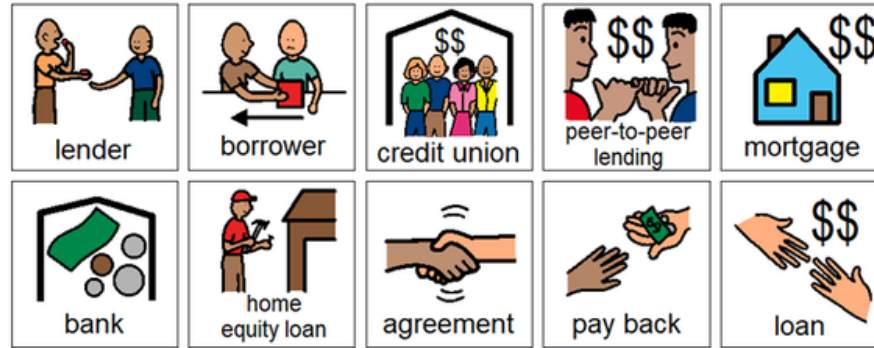
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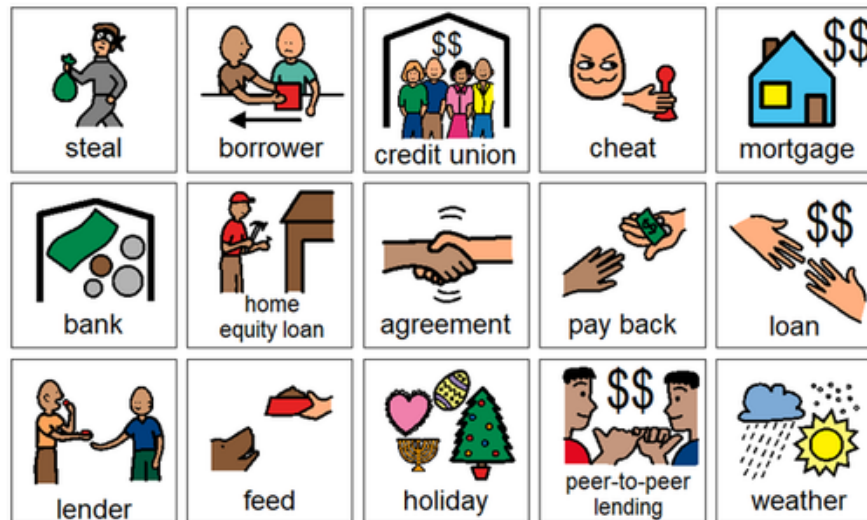
What are some things you should know about borrowing?



Cut apart pictures and place in circle map showing things to know about borrowing.



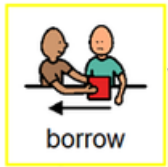
Cut apart pictures and place in circle map **ONLY IF** they are about borrowing.



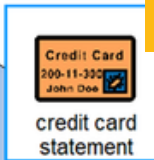
There are 2 circle maps. One is about borrowing money, and one is about things on a credit card statement.

Each circle map uses pictures and comes in 2 versions:

- errorless
- wrong answers mixed in that are set aside



wrong	okay	time limit	makes people sad	take something
not mine	keep	agreement		



account number	purchases	transactions	withdrawals
minimum payment	due date	name	credit limit
address	interest earned	rate of interest	deposits

There are 2 Venn diagrams.
There are color-coded options included for students who need more support.




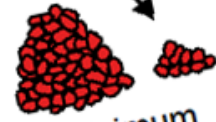




- Borrowing or stealing
- Credit card or bank statement

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What are some things that can help or hurt your credit history.



 <p>pay by due date</p>	 <p>forget to pay</p>	 <p>lose statement</p>	 <p>minimum payment</p>
 <p>read statement</p>	 <p>late payment</p>	 <p>never pay back</p>	 <p>pay back loan</p>

There is a sorting activity looking at things that help or hurt your credit history.

Color coding can be added for students who need more support.

Answer keys included.

Name: _____

Look at each item and the price. Then look at how much money you have. Circle yes or no depending on if you have enough money. If you are not sure, circle I don't know.

 <p>Cost= \$24.99</p> <p>You have: 25</p> <p>yes no I don't know</p>	 <p>Cost= \$4.50</p> <p>You have: 20</p> <p>yes no I don't know</p>	 <p>Cost= \$35</p> <p>You have: 50</p> <p>yes no I don't know</p>
 <p>Cost= \$29.99</p> <p>You have: 30</p> <p>yes no I don't know</p>	 <p>Cost= \$7.50</p> <p>You have: 5</p> <p>yes no I don't know</p>	 <p>Cost= \$1.50</p> <p>You have: 20</p> <p>yes no I don't know</p>
 <p>Cost= \$48.75</p> <p>You have: 50</p> <p>yes no I don't know</p>	 <p>Cost= \$12.00</p> <p>You have: 10</p> <p>yes no I don't know</p>	 <p>Cost= \$420</p> <p>You have: 500</p> <p>yes no I don't know</p>

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Name: _____

Look at each item and the price. Then look at how much money you have. Circle yes or no depending on if you have enough money. If you are not sure, circle I don't know.

 <p>Cost= \$12.00</p> <p>You have: \$11.25</p> <p>yes no I don't know</p>	 <p>Cost= \$6.99</p> <p>You have: \$3.00</p> <p>yes no I don't know</p>	 <p>Cost= \$1.50</p> <p>You have: \$1.25</p> <p>yes no I don't know</p>
 <p>Cost= \$10.99</p> <p>You have: \$12.00</p> <p>yes no I don't know</p>	 <p>Cost= \$45.00</p> <p>You have: \$57.00</p> <p>yes no I don't know</p>	 <p>Cost= \$4.99</p> <p>You have: \$3.00</p> <p>yes no I don't know</p>
 <p>Cost= \$0.99</p> <p>You have: \$2.50</p> <p>yes no I don't know</p>	 <p>Cost= \$24.99</p> <p>You have: \$21.50</p> <p>yes no I don't know</p>	 <p>Cost= \$8.00</p> <p>You have: \$11.00</p> <p>yes no I don't know</p>

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There are 5 worksheets where students will determine if they have enough for a purchase.

Answer keys included.

Use the directions on the next page to color code the statement below.

Sample credit card statement

Name: Susan Doe
 Address: 1234 Main Street, Anytown, USA
 Account Number: 12345-67-8907

For Lost or Stolen Card, Call:
 1-800-XXX-XXXX

Payment Information

Date: 12/30/2023
 Payment Due Date: 1/23/23
 New Balance: \$1392.71
 Minimum Payment: \$25

Account Summary		Payment Information	
Previous Balance	\$482.42	New Balance	\$1,392.71
Payment, Credits	-\$350.42	Payment Due Date	1/23/23
Purchases	\$1,258.56	Minimum Payment Due	\$25.00
Cash Advances	\$0		
Balance Transfers	\$0		
Fees Charged	\$0		
Interest Charged	\$2.15		
New Balance	\$1,392.71		

Opening/Closing Date	11/27/XX - 12/26/XX
Credit Limit	\$12,000
Available Credit	\$10,607.29
Cash Access Line	\$2,000
Available for Cash	\$2,000
Past Due Amount	\$0
Balance Over the Credit Access Line	\$0

Finance Charge Summary	Purchases	Advances
Periodic Rate	1.65%	0.54%
Annual Percentage Rate (APR)	19.80%	6.48%

Color in information

- Color in:
- color in the new balance green
- color in the minimum payment yellow
- color in the date due red
- color in the credit limit blue
- color in the interest you will pay purple
- color in the account number pink

Students will practice reading credit card statements. There are 2 options.



Account number	
New balance	
Minimum payment	
Date due	
Credit limit	
Fees	
Interest charged	
Purchases	
Past payment	
Cash Advance	
Credit still available	

Write in information

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Bingo cards



- Included are 10 Bingo cards in color and 10 Bingo cards in BW.
- Place the cards in page protectors or laminate for long term use.
- **Calling cards are included.**
- This is a great way to practice the new vocabulary included in this unit.
- Cut apart a set of the vocabulary cards to use as the calling cards.
- Options:
 - Show students the picture for them to match
 - Read the definition and see if students can find the matching picture
 - Work as teams
 - Vary the “winning” patterns.
 - Cover all
 - Cover corners
 - Row across or down
 - Cover the edges
 - Vary the ways to mark the card
 - Place in page protector or laminate and use dry erase markers
 - Stickers
 - Post-it notes
 - Dot markers

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Borrowing

fees	home equity loan	penalty	statement	collateral
credit history	consumer	laws	minimum payment	pawn shop
budget	interest	FREE	credit limit	loan
bank	credit card	mortgage	borrower	peer-to-peer lending
credit union	date due	lender	principal	equity

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There are 10 color and 10 black and white Bingo cards included plus 10 different ways to use them and play Bingo. There are calling cards included. This is a great way to review vocabulary.

loan	peer-to-peer lending
credit limit	home equity loan

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Calling cards included

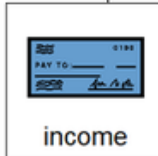
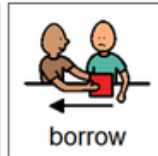
Borrowing money

1. People money when they do not have enough.
2. A is money you borrow to purchase a home.
3. Peer-to-peer lending is a loan between 2 .
4. A credit union will make small loans to its .
5. is the money you have already paid toward your loan.



Using credit cards

1. You can use a credit card as a way to money.
2. You must be at least years old to apply for a credit card.
3. The credit card company will want to check your .
4. You will have to show a source of .
5. The government has laws to protect you, the .



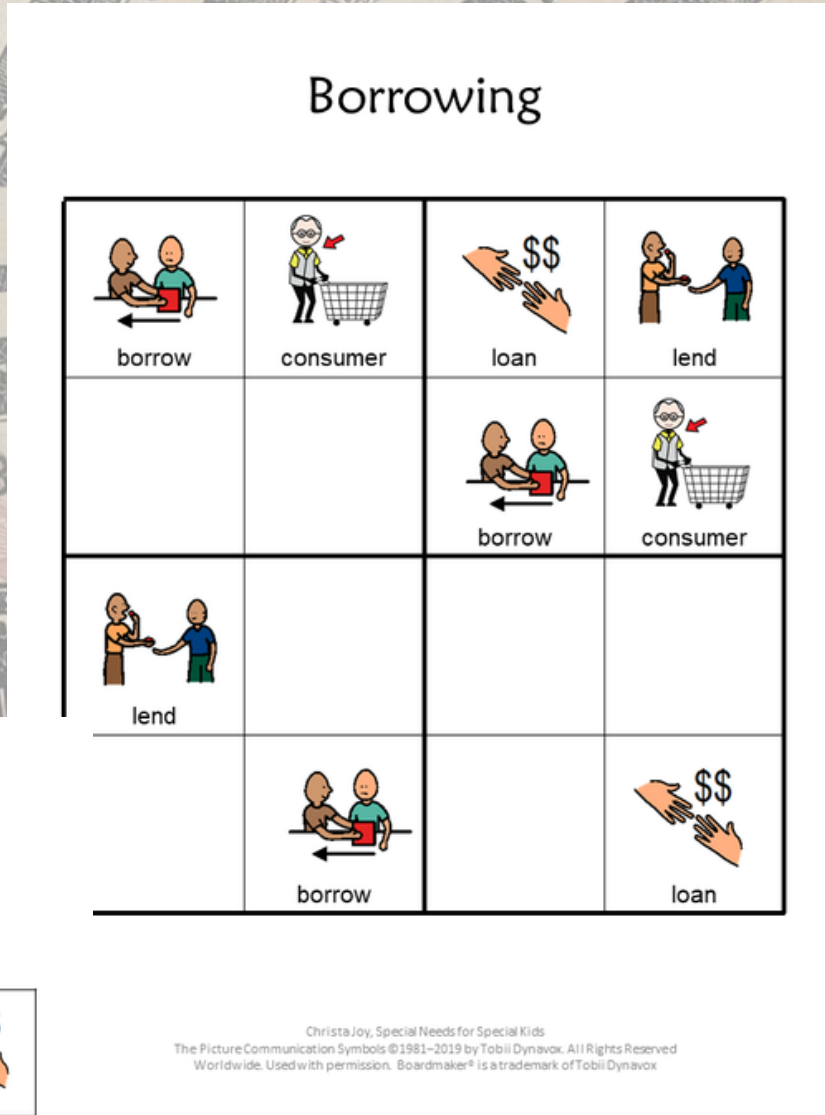
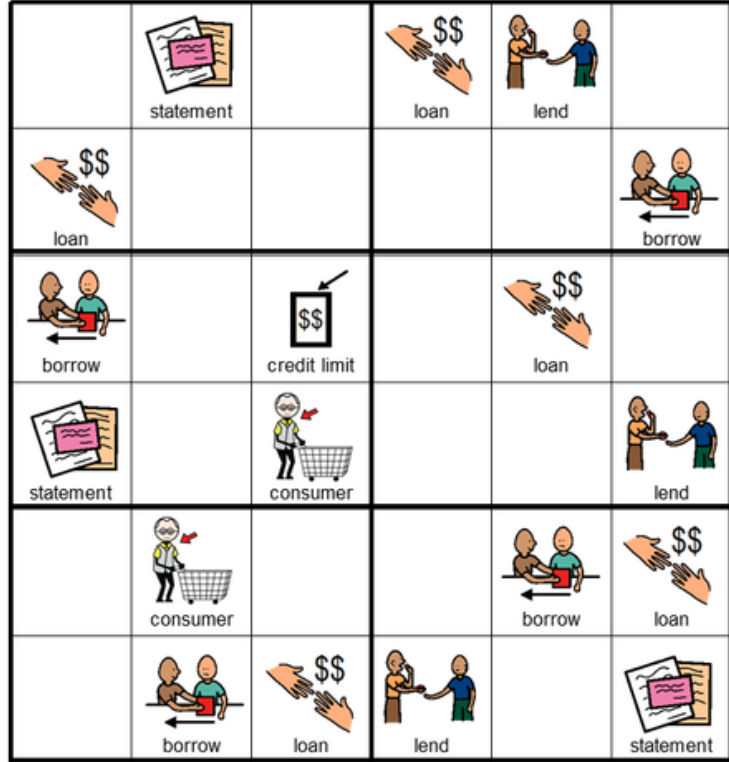
Each week has 2 fill-in-the-blank worksheets that review the main points from the book.

Answer keys included.

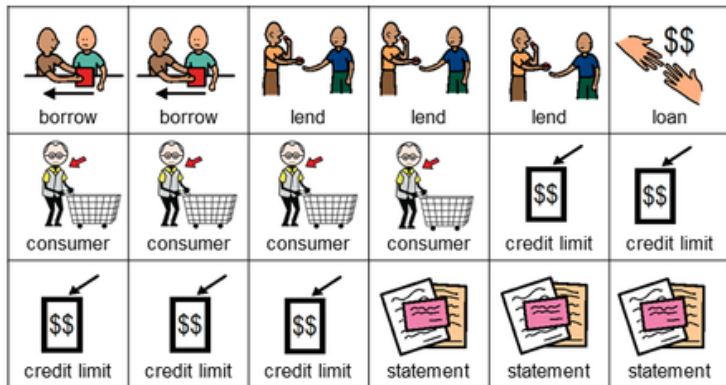
Borrowing

Sudoku puzzles comes in 2 sizes.

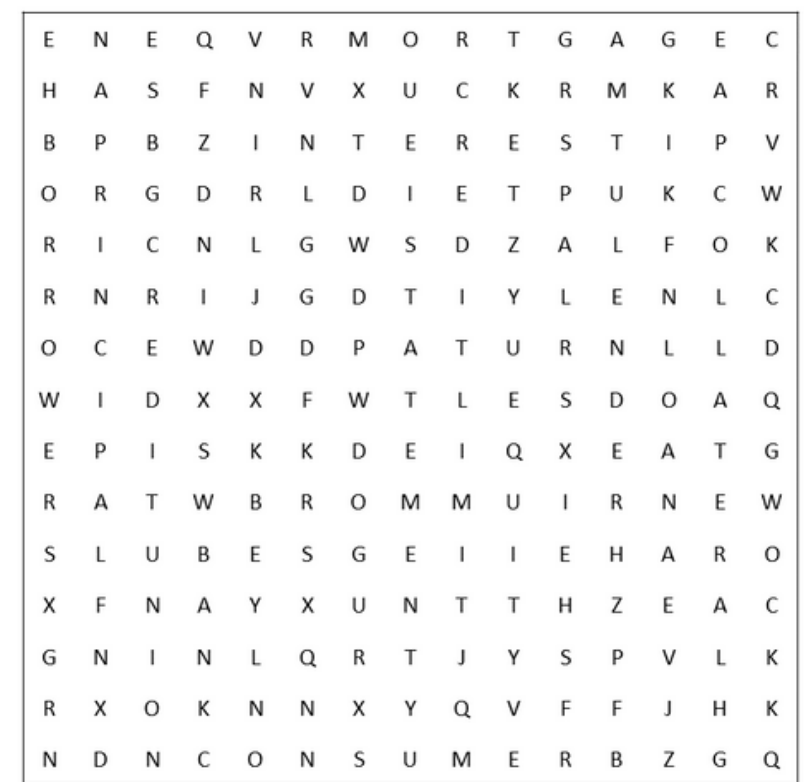
Students will have the opportunity to work with new vocabulary with 2 different puzzles.



Place the following images in the empty squares on the previous page, completing the sudoku puzzle.

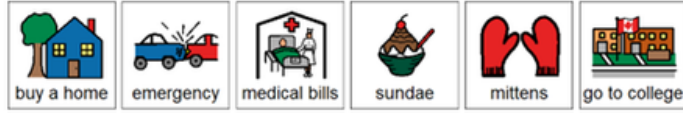


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consumer	credit limit	principal	interest
borrower	statement	bank	credit union
lender	loan	collateral	equity
mortgage			

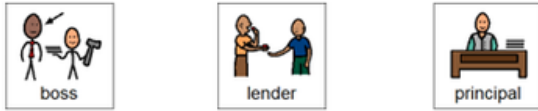
1. Circle the reasons people want to borrow money:



2. A loan to buy a house is called a:



3. The person or business you borrow from is the:



4. What is the initial amount you borrow called?



5. Circle all the places or ways people borrow money:



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1. Circle the reasons people want to borrow money:

- A. buy a home
- B. emergency
- C. medical bills
- D. sundae
- E. mittens
- F. go to college

2. A loan to buy a house is called a:

- A. gift
- B. collateral
- C. mortgage

3. The person or business you borrow from is the:

- A. boss
- B. lender
- C. principal

4. What is the initial amount you borrow called?

- A. principal
- B. interest
- C. credit card

5. Circle all the places and ways people borrow money:

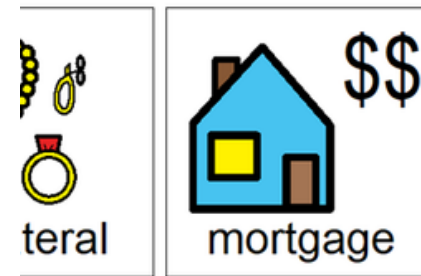
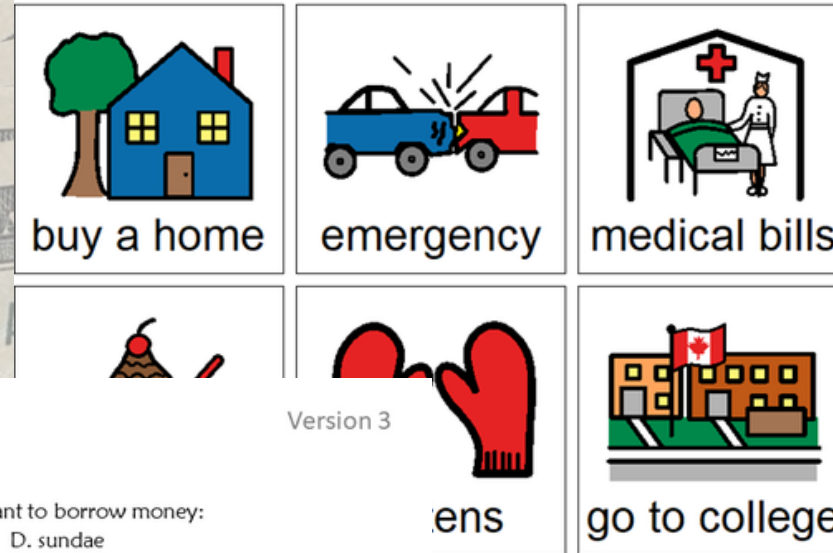
- A. library
- B. grocery store
- C. bank
- D. peer-to-peer lending
- E. credit union
- F. credit card

6. How old do you have to be to get a credit card?

- A. 10
- B. 21
- C. 18

Print onto cardstock or mount on index cards. Cut pictures apart and show student answer choices for each question.

Q 1



FINALLY the assessment!! There are 3 versions.

- 10 questions with 3 picture choices for each question
- cut out the answer choices and glue them on index cards
- traditional multiple choice

Answer key included.

This resource comes in a zipped folder. You will need to unzip the folder to access all the contents which include:

- **15 days of lesson plans**
- **Color version of activities**
- **Black and white version of activities**
- **Borrowing money book (PowerPoint) to use with activities**
- **Using a Credit Card book (PowerPoint) to use with activities**
- **Digital versions of activities**

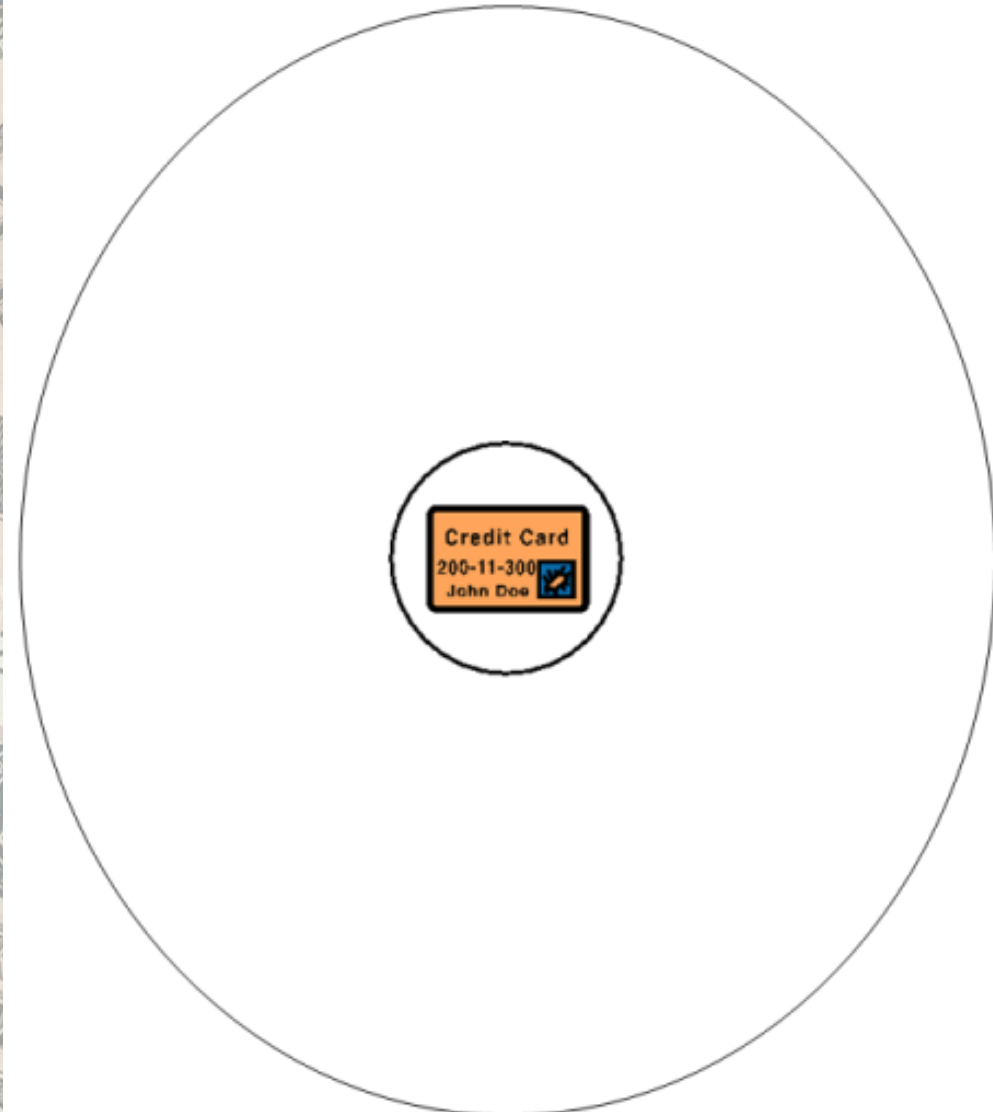
The background of the entire slide is a collage of US dollar bills, including \$20 and \$10 bills, scattered and overlapping. In the center, there is a white-bordered rectangular area containing a stack of three \$20 bills. The top bill is clearly visible, showing the portrait of Andrew Jackson and the serial number BE 78772823 D. A white play button icon is overlaid on the stack of bills. Below the bills, there is a green gradient bar that serves as a background for the title and author information.

Borrowing Money





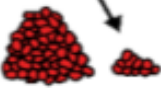





By Christa Joy

This unit also has digital activities. There is a movie version of the book students can listen to read aloud.

Great for review!!



What are some things you would find on a credit card statement?
Place pictures in circle map showing things found on a credit card statement.

 name	 address	 account number	 due date
 minimum payment	 credit limit	 interest rate	 how to pay
 transactions	 new balance		

The digital activities have students mainly click and drag their answers. There is some typing involved in the set without differentiation.

Perfect for any learning level



Your Credit Card Account Statement

• PAYMENT INFORMATION

New Balance: \$ 3663.23
Your Minimum Payment: \$ 36.63
Your Minimum Payment Due Date: May 24, 2015

Estimated time to pay

The estimated time to pay your New Balance in full if you pay only the Minimum Payment each month is 2 year(s) and 4 month(s).

• SUMMARY OF YOUR ACCOUNT

Previous Statement Balance: \$ 2654.48
Payments: \$ -2654.48
New Purchases: \$ 1957.24
Balance Transfers and Access Cheques: \$ 1200.00
Cash Advances: \$ 500.00
Interest: \$ 0.00
Fees: \$ 5.99
Subtotal: \$ 3663.23
Your New Balance: \$ 3663.23

Credit Limit: \$ 9000.00
Cash Advance Limit: \$ 500.00
Credit Available: \$ 5336.77
Cash Advance Limit: \$ 0.00
Statement Closing Date: April 30, 2015
Days in Statement Period: 30
Annual Interest Rate for Purchases: 19.99%
Annual Interest Rate for Balance Transf. and Access Cheques: 2.50%
Annual Interest Rate for Cash Advances: 19.99%

Statement Period:

From April 01, 2015
To April 30, 2015

Account Number:
9999 99XX XXXX 1234

Primary Cardholder:
Yourname Yoururname

Ways to Pay:

Online Banking
Telephone Banking
ATM
Pre-Authorized Payment
By Mail To:
YourBank
P.O. Box 1234 Section Z
BankCity, NY, 98456

Contact Information:

www.websitename.com
Customer Service/Lost or Stolen
1-888-123-4567
TTY/TDD
1-888-123-4567

Move the colored bars over the indicated areas of the credit card statement.

- Color in:

- color in the new balance green
- color in the minimum payment yellow
- color in the date due red
- color in the estimated time to pay off the balance in orange
- color in the credit limit blue
- color in the interest you will pay purple
- color in the account number pink



Payment Slip

Account Number: 9999 99XX XXXX 1234
Your New Balance: \$ 3663.23
Your Minimum Payment: \$ 36.63
Your Minimum Payment Due Date: May 24, 2015

PAYEE FIRSTNAME LASTNAME
PAYEE ADDRESS:
99 STREETNAME
CITYNAME, ZIPCODE
STATE, COUNTRY

Amount you're paying: \$ 3663.23

999 999 999 99999 999 9999 99XX XXXX 1234 XX

The second set of slides is differentiated using color. There is no typing in this set of slides.