

# 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)

Review and Evaluate (Slides 14–20)

Close (Slide 21)



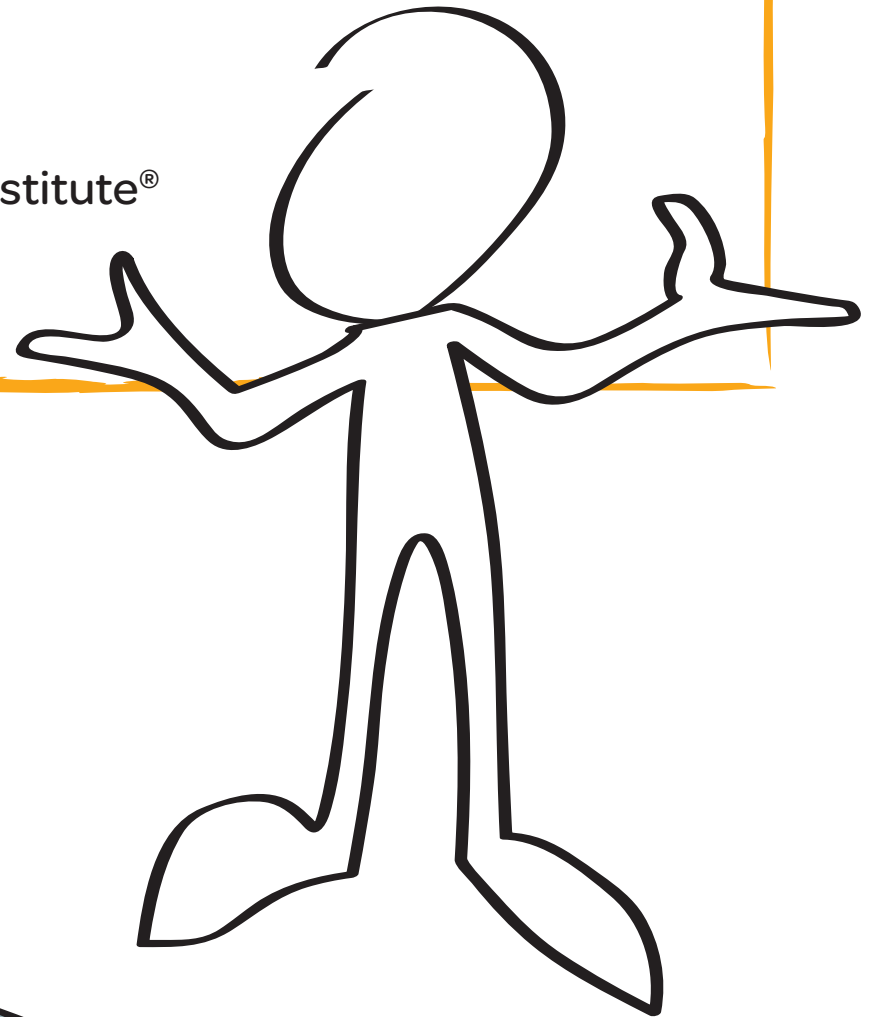
**Borrow Well**

# Welcome to Bank It

## Helping Your Child Borrow Money Well

2-BO-PE

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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. Explain why it is important to establish a positive credit history.
2. Describe steps a person could take to regain a lender's trust after losing or damaging borrowed personal property.
3. Give examples of protections from consumer credit laws.



# 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.
3. Call the company right away if you're having trouble paying a bill.



# 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?**

1. Apologize.
2. Replace or fix the item.



# Present

## What is an example of a consumer credit law?

1. The Credit CARD Act
2. The Equal Credit Opportunity Act
3. The Truth in Lending Act



# Discuss

**Turn to talk to someone near you.**

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



# Review and Evaluate

**What are important qualities of a person who borrows well?**

1. Honest
2. Responsible
3. Trustworthy



# Review and Evaluate

## How can you use a borrowed item responsibly?

1. Take good care of the item.
2. Return the item when you promised you would.



# Review and Evaluate

## How can an adult avoid credit problems?

1. Do not overspend.
2. Pay bills on time or early.
3. Call the company right away if you're having trouble paying a bill.





# 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?**

1. Apologize.
2. Replace or fix the item.



# Review and Evaluate

## What is an example of a consumer credit law?

1. The Credit CARD Act
2. The Equal Credit Opportunity Act
3. The Truth in Lending Act



# Review and Evaluate

**Take the posttest**



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**Close**

**We can help our kids become better borrowers by teaching them how to be responsible.**



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