

The Law-Related Education Academy is sponsored by the Arizona Foundation for Legal Services & Education with funding made possible by the Arizona Supreme Court.

“When You Turn 18: Preparing Student for Financial Success” Academy
(High School)

Credit and Borrowing Lesson Plan

Please obtain administrator approval prior to implementing this lesson.

Objectives: Students will...

- ✓ Analyze case studies to understand key concepts related to credit and borrowing, including credit scores, interest rates, and repayment terms.
- ✓ Apply their knowledge of credit and borrowing to propose informed solutions to common financial challenges faced by young adults.
- ✓ Practice collaboration, critical thinking, and communication skills.

Protective Factor Developed: Critical Reasoning Skills

Materials:

- ✓ [When You Turn 18 Booklets](#) (1 per student)
- ✓ Buzzers (3)
- ✓ Credit Teacher Questions handout (1 for teacher)
- ✓ Credit Case Studies (1 of each case study)
- ✓ Credit Case Study Questions (1 per student)

Timeframe: 55 Minutes

Preparation: Print the following: Credit Teacher Questions handout, Credit Case Studies, and Credit Case Study Questions handouts. Post the Credit Case Studies around the room. Gather remaining materials (When You Turn 18 Booklets and buzzers).

Activity:

Part A: WYT18 Booklet Review

1. Distribute a **When You Turn 18 Booklet** to each student.
2. Instruct students to read the section on credit. Students should take turns reading the questions/answers out loud with a shoulder partner.
3. Divide the class into 3 large groups. Allow each group to pick a team name (optional).
4. Place 3 **buzzers** on a table at the front of the room.
5. Have one person from each group come to the front of the class and stand in front of a buzzer. They will act as a representative for their team.

6. Read a question from the **Credit Teacher Questions handout**. The first student to hit their buzzer gets to answer the question. Award a point to their team if they get the answer correct (optional). If they get the question incorrect, another team's representative can buzz in and try to answer.
7. Have teams send up a new representative after each round. Continue until going over all questions in the handout.

Part B: Case Study Carousel

8. Explain that students will learn more about credit and borrowing by exploring the **Credit Case Studies** posted around the room.
9. Divide the class into small groups with 3-4 students in each group and distribute a **Credit Case Study Questions handout** to each student.
10. Have each group start at a different case study. If you have more groups than 8, print 2 of the same case studies and have two groups work on the same topic. Direct groups where to begin.
11. Instruct students to read the information at each station out loud, discuss the case study with their group, and answer the questions on their handout. Allow groups 3-4 minutes at each station. They should not rotate to the next station until they hear the buzzer sound.
12. Continue until groups have visited all stations, using the buzzer to let them know when to rotate.

Part C: Lesson Debrief

13. After groups have visited the last station, instruct them to stay where they are. Have each group summarize the information at the station they are at and share their answers to the questions from the handout. Encourage students to build on each other's comments and make corrections as needed.
14. Have students return to their seats. Lead a whole group discussion on the following questions: *"Why is it important to understand the basics of borrowing and credit? What could be some potential consequences if someone does not know about borrowing and credit?"*

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Arizona State Standards Correlations**

Social Studies

HS.SP3.8 Present arguments and explanations that feature ideas and perspectives on issues and topics to reach a range of audiences using print, oral, and digital technologies.

HS.E1.1 Evaluate how and why people make choices to improve their economic well-being.

HS.E1.3 Evaluate the cost and benefits of using credit.

HS.E2.1 Explain how scarcity results in economic decisions and evaluate their impact on individuals, institutions, and societies.

English Language Arts

11-12.SL.1 - Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others’ ideas and expressing their own clearly and persuasively.

11-12.SL.6 - Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate.