

## Credit Interest

### Lesson objectives

Students will learn their interest rates and how to borrowing money can vary depending on several factors, including the type of credit and how often they will use it.

- How to compare the annual percentage rate
- How to compare APRs and understand the cost of borrowing
- How higher interest rates and longer term can affect the total cost of a loan

10 minutes

Video Introduction

10 minutes

Activity: Why First Term

## Make a budget!



### Lesson objectives

Students will apply their understanding that budgets help people make informed choices about spending, saving, and managing money. They will demonstrate how:

- To create a budget
- To balance a budget
- People make different choices for spending, saving, and managing money

10 minutes

Video Introduction

10 minutes

Activity: Budget Introduction

10 minutes

Activity: Would you Rather? Budget Decisions



### Key terms

Income  
Expense  
Savings  
Debt  
Compound  
Type

The starting point for budgeting is income. Income is the money you have available to spend. It can come from a variety of sources, including wages, salaries, and investments. Income is the foundation for different budgeting strategies.

10 minutes

Activity: Income Introduction

10 minutes

Activity: What is Income

# Personal Finance Lesson Plans: Income, Budgeting, and Credit Interest



# Finance Lesson Plans

**Emilie Sanchez**



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