

Session 4

Planning Your Borrowing (parents)

Borrowing Money (children)



Planning for this Session

Room Set-Up

- This session requires the use of two rooms—one for the Family Time and Children’s Lesson and another for the Parents’ Lesson. Below is guidance for setting up each room. Since facilities will vary, make accommodations as needed.

Room A – Family Time and Children’s Lesson

- Seating for both parents and children during Family Time (chairs, tables, and/or carpeted area on floor)
- Tables for children’s activities during Children’s Lesson
- Tables for snacks and registration materials (name tags, check-in list, etc.)
- Name of program and leader(s) posted on wall or board so all can see
- Area to display related storybooks (optional)

Room B – Parents’ Lesson

- Tables and chairs for parents during Parents’ Lesson
- Projection screen
- Table for projector (overhead or LCD)
- Table for laptop computer (if used)
- Table or other area for parent take-home items

Materials Checklist	
Family Time	<input type="checkbox"/> Name tags <input type="checkbox"/> Markers and pencils <input type="checkbox"/> Cups <input type="checkbox"/> Beverage <input type="checkbox"/> Plates <input type="checkbox"/> Napkins <input type="checkbox"/> Storage bags <input type="checkbox"/> Snack <input type="checkbox"/> Storybook: <i>Country Bear’s Good Neighbor</i> by Larry Dane Brimner <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____

Materials Checklist	
Parents' Lesson: Planning Your Borrowing	<ul style="list-style-type: none"> <input type="checkbox"/> Equipment to be used (gather and test) <ul style="list-style-type: none"> ___ Laptop and projector to show Presentation slides OR ___ Overhead projector to show transparencies made from the Presentation slides ___ Extension cord <input type="checkbox"/> Flip chart, chalkboard, or dry-erase board <input type="checkbox"/> Markers or chalk <input type="checkbox"/> Credit Card Smarts™ Calculator. Request one copy per registered family at least two weeks before the session by contacting the Pennsylvania Office of Financial Education at 717-783-2498. <input type="checkbox"/> Copies of Session 4 Presentation <input type="checkbox"/> Copies of handouts <ul style="list-style-type: none"> ___ 4.1: Sample Truth-in-Lending Disclosure Statement ___ 4.2: The Five C's of Credit Worksheet ___ 4.3: Credit Reporting Agencies ___ 4.4: FTC's Access to Free Credit Reports ___ 4.5: Conversation Starters – Borrowing Money ___ 4.6: Conversation Starters – <i>Country Bear's Good Neighbor</i> ___ 4.7: Everyday Ways to Teach Kids about Borrowing Money ___ 4.8: Evaluation ___ Reading List (found at end of tab) <input type="checkbox"/> Completed Certificates of Participation for each family <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____
Children's Lesson: Borrowing Money	<ul style="list-style-type: none"> <input type="checkbox"/> Storybook for the lesson: <i>Country Bear's Good Neighbor</i> by Larry Dane Brimner (used in Family Time first) <input type="checkbox"/> Take-home storybook (suggested, 1 per family): <i>The Berenstain Bears' Dollars and Sense</i> by Stan and Jan Berenstain

Materials Checklist	
Children's Lesson: Borrowing Money	<ul style="list-style-type: none"> <input type="checkbox"/> Additional books from the suggested reading list provided at the end of the lesson (display the day of the session and/or read 1-2 if there is extra time) <input type="checkbox"/> Flip chart, chalkboard, or dry-erase board <input type="checkbox"/> Markers or chalk <input type="checkbox"/> Glue <input type="checkbox"/> Tape <input type="checkbox"/> Children's scissors <input type="checkbox"/> Crayons or colored pencils <input type="checkbox"/> Construction paper <input type="checkbox"/> Miscellaneous art decorations or embellishments <input type="checkbox"/> Visual: Items Country Bear Borrowed <input type="checkbox"/> Camera (optional) <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____

Session 4 Schedule

- Fill in the table below with the actual start times for each portion of the session. Share the schedule with all leaders to help keep the session running according to schedule.

Start Time	Activity	Suggested Duration
Preparation		
	Room set-up and advance preparation	60 minutes before start time
	Snacks and registration materials available to arriving families	25 minutes before start time
Family Time (30 minutes)		
	Welcome Back	10 minutes
	Read story and brief discussion	15 minutes
	Parents move to other room	5 minutes
Lessons (50 minutes)		
	Children's and parents' lessons	50 minutes
Conclusion		
	Parents reunite with children	
	Certificates of Completion	
Clean Up		
	Return rooms to original set-up and clean up after session	