

Grades 10 & 11 Workshop: Credit Cards & Bad Debt vs. Good Debt

Lesson Plan

Component	Learning Objectives	Content	Format	Suggested Resources	Time
1. Introduction	<ul style="list-style-type: none"> Understand purpose of session 	<ul style="list-style-type: none"> Facilitator introduces themselves Facilitator sets context of session 	<ul style="list-style-type: none"> Introduction of facilitator and workshop objectives (3 mins) 		3 mins
2. Credit Cards & Bad Debt vs. Good Debt introduction	<ul style="list-style-type: none"> There is a difference between good debt and bad debt 	<ul style="list-style-type: none"> Ask the class what they know about debt, and credit cards 	<ul style="list-style-type: none"> Class discussion (2 mins) 	<ul style="list-style-type: none"> 1 Flip-chart 	2 mins
3. Break-Out Groups	<ul style="list-style-type: none"> Students will become more familiar with terms 	<ul style="list-style-type: none"> Break the class into groups (4 groups) and have them determine the difference between good debt and bad debt 	<ul style="list-style-type: none"> Group work (5 mins) 	<ul style="list-style-type: none"> 1 Flip-chart (per group of students) Markers 1 piece of paper/student Pencils/pens 	5 mins
4. Take-Up Discussion	<ul style="list-style-type: none"> To have a in depth conversation about credit cards and debt 	<ul style="list-style-type: none"> Students will share their definitions of the terms Students will discuss differences and opinions Go over key terms and concepts 	<ul style="list-style-type: none"> Discussion (10 mins) 	<ul style="list-style-type: none"> 1 Flip-chart/ chalkboard 	10 mins

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5. Group Work: Case Study - Credit Cards	<ul style="list-style-type: none"> Understand debt and its consequences 	<ul style="list-style-type: none"> Students will break into groups and complete case study 	<ul style="list-style-type: none"> Group work (10 mins) 	<ul style="list-style-type: none"> 1 Flip-chart (per group of students) Markers 1 piece of paper/student Pencils/pens 	10 mins
6. Group Activity: Case Study Take-Up and Discussion	<ul style="list-style-type: none"> share opinions and observations regarding debt 	<ul style="list-style-type: none"> Go over case and have a discussion with students regarding debt. Have a brief conversation about identity theft and the importance of keeping your information private 	<ul style="list-style-type: none"> Discussion (10mins) 		10 mins
7. Closing	<ul style="list-style-type: none"> Reinforce lessons learned 	<ul style="list-style-type: none"> What did you learn? 	<ul style="list-style-type: none"> Q&A - Interactive (5 mins) 		5 mins
					45 mins