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Positive Action
Club for Kids

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BORROWING MONEY

If borrowing costs more, why do people still do it? Here are three reasons:

1. They don't want to wait

It's smart to save before buying something, but some people want or need things right away. **If they borrow too much, it may take a long time to pay it back.**



What's something you **can't** wait for?



2. They need to buy something big

Big things like cars or houses cost a lot. Saving that much can take years! **Borrowing lets people buy and use these things while they pay for them.**



Share a big item you want to **save** for.



3. They have an emergency

Things can happen that are unplanned, like accidents. **If people don't have an emergency fund, borrowing might be the best option to pay for repairs.**



Can you think of an emergency that you may have to **borrow** for?

SEEK & FIND

Words to find: BORROW, INTEREST, EMERGENCY, BANK, LOAN, MONEY, HOUSE, CAR, DEBT, SAVE



Are you a borrowing whiz?

True or False



1. Borrowing money is free. **True or False**

2. Interest is the extra cost of borrowing. **True or False**

3. Saving for emergencies can help you avoid borrowing. **True or False**



Answer Key: 1. False, 2. True, 3. True