

**2009-2010
WHRO Classroom Preview**

Series Title: Taking Credit - Understanding Loans, Credit Cards & Other Debts

Curriculum Area: Economics

Grades: 9-12

of Programs/Length: 1/25 minute program (CC)

Some people have a hard time qualifying for a loan, while others can walk into a bank empty-handed and leave with thousands of dollars in credit. The same goes for credit cards—although most consumers carry several, for an unfortunate few they are out of reach. But no matter how easy or difficult it is to borrow money, one thing is certain: paying it back is the real challenge.

This program helps high school and college-level viewers understand the basics of financial credit systems, the best ways to obtain and manage credit, and how credit decisions can influence one's future. Focusing on credit cards, car loans, student loans, and mortgages, the program offers lighthearted dramatizations that illustrate good and bad borrowing and spending habits and highlight discipline as the key to a great credit rating and sustained financial health. Students will also encounter the four C's of lending—capacity, credit, capital, and collateral. An instructor's guide is available online. Correlates to all applicable National and State Educational Standards including the NCLB Act. A Cambridge Educational Production.