**Name : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**EVERFI**

**Lesson 4: Credit and Borrowing (20 minutes)**

**PRE TEST SCORE \_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Vocabulary**

Credit – A loan that a person uses to pay for things, but is expected to pay back.

Interest – Amount of money the borrower pays for the use of a lender’s money.

**Discussion Topics**

1. What is credit, and how is it a loan that needs to be repaid?
2. What is interest, and how is it an added expense when using credit?

**POST TEST SCORE \_\_\_\_\_\_\_\_\_\_\_\_\_\_**