

Drafting Board: Kids and Credit

Time Needed: Three to five class periods

Materials Needed:

Computers with internet access
Drafting Board log-in information
Student Packet (*Evidence Guide* and *Progress Sheet*)

Copy Instructions:

Reasons & Evidence Guide (for yourself)
Progress Packet (class set)
Evidence Guide (class set)

Learning Objectives. Students will be able to:

- Analyze and synthesize primary and secondary source materials
- Develop an understanding of perspective and bias by comparing and contrasting texts
- Find, evaluate, and categorize information from multiple sources
- Develop claims and counterclaims based on evidence from source material
- Identify pros and cons of using credit
- Articulate reasons why young people should or should not have access to credit

STEP BY STEP

TEACHER PREP	Make sure your students know their iCivics.org usernames and passwords. These will be used to access <i>Drafting Board</i> . There is a space on the <i>Progress Packet</i> for the students to keep this information for each visit to <i>Drafting Board</i> . Look over the pre-writing activities (Good/Bad and Mind Map) and decide which you would like to have your students complete.
<input type="checkbox"/> DISTRIBUTE	the pre-writing activity to the class and give five minutes for the students to brainstorm. When the time is up, you may ask students to share with the class.
<input type="checkbox"/> TELL	students that they will be reading about young people and their use of credit cards in <i>Drafting Board</i> .
<input type="checkbox"/> DISTRIBUTE	a <i>Kids and Credit</i> packet to each student. (Includes <i>Progress Packet</i> and <i>Evidence Guide</i>)
<input type="checkbox"/> SHOW	students where to write their usernames and passwords on the packet.
<input type="checkbox"/> PREVIEW	the objectives for each tool and explain that this is a long-term project that will take a number of class periods. The <i>Progress Packet</i> will help them keep track of each visit to <i>Drafting Board</i> .
<input type="checkbox"/> ASK	students to log in and begin using the first tool in <i>Drafting Board</i> , The Issue Analyzer.
<input type="checkbox"/> CIRCULATE	around the class, helping students as needed.
<input type="checkbox"/> CLOSE	each day by giving the students a 3 minute warning, then asking them to note on the <i>Progress Packet</i> where they left off. Collect packets for the next visit to <i>Drafting Board</i> .

Continued on the next page...

Drafting Board: Kids and Credit

Continued from the last page...

- ☐ **REVIEW** student progress each day. Intervene either with the whole class or with individual students if necessary.
- ☐ **PRINT** or export student essays once they have finished *Drafting Board* to prepare for the student editing activity.
- ☐ **DISTRIBUTE** a peer editing half sheet to each student.
- ☐ **PAIR** students and have them exchange essays for peer editing. Tell students to follow the directions on the half sheet, or have students peer edit according to methods you have previously taught.

A FEW IMPORTANT REMINDERS...

- Unlike other iCivics online activities, *Drafting Board* is not a game. This tool requires the teacher to monitor and oversee student progress as the students work through the tool.
- Each tool will take between 10 and 20 minutes, but students may progress at a faster or slower pace.
 - **For students who finish early:** Assign the game *People's Pie* on iCivics.org, which takes the topic of budgeting to the federal level.
 - **For students lagging behind:** Students need internet access in order to finish *Drafting Board*. Students with internet access outside school can log in and work remotely from home or from a library. Otherwise, you may need to help students find additional computer access at school.
- Boxes for student reflection appear after some parts of the tools. Students must enter text in the reflection areas before they can move on to the next page of the tool. Text entered into the reflection boxes will not appear in the student's essay; however, you will be able to view student reflections in the progress report on your teacher page.
- You can follow your students' progress by using the iCivics classroom feature. An individual student report is generated for each tool within *Drafting Board*. Each report shows you how the student performed on the activities in the tool, how much time the student spent on task, and what the student wrote. You can also print or export the essay the student generated.

Kids and Credit

Name:

The Good and the Bad. What do you know about credit cards? Have you heard any good things about them? Bad things? Brainstorm every good and bad thing you can think of about credit cards until your teacher tells you to stop. Don't worry about spelling—just write!

What do you already know about credit cards?

The Good

The Bad

Kids and Credit

Name:

The Good and the Bad. What do you know about credit cards? Have you heard any good things about them? Bad things? Brainstorm every good and bad thing you can think of about credit cards until your teacher tells you to stop. Don't worry about spelling—just write!

What do you already know about credit cards?

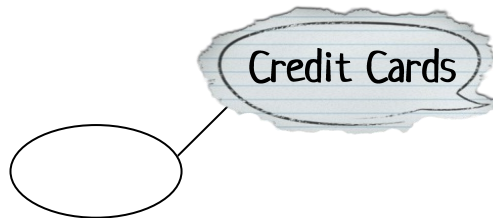
The Good

The Bad

Kids and Credit

Name: _____

Mind Map! Think about the phrase in the center of the page. Brainstorm all the ideas you can think of that are related to this phrase. Circle each idea you add and draw a line to connect it to the main phrase (or to another idea you added). Keep brainstorming until you run out of room or time.



Drafting Board

Pre-Write Activity: Mind Map

Kids and Credit

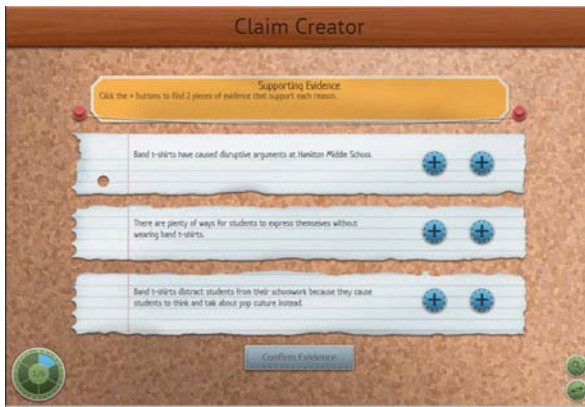
Name: _____

Mind Map! Think about the phrase in the center of the page. Brainstorm all the ideas you can think of that are related to this phrase. Circle each idea you add and draw a line to connect it to the main phrase (or to another idea you added). Keep brainstorming until you run out of room or time.



Drafting Board

Pre-Write Activity: Mind Map

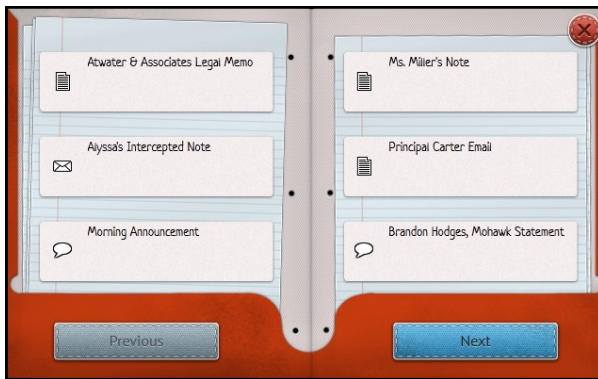


Claim Creator: Helping Students Choose the Right Evidence

The Claim Creator asks students to select three reasons to support their claim, then find the two pieces of evidence that support each reason. Use this guide to help students find the correct evidence. First give them the key words and phrases to look for, then use the last two questions to help them narrow down the options.

Claim: Kids under age 18 should be given access to credit cards.

	Guiding Questions for Struggling Students
Reason 1 Kids need to learn about credit so they will handle credit responsibly as adults.	<ul style="list-style-type: none"> • <u>Key words and phrases</u>: teaching; manage; responsible; • Is there evidence that parents today feel confident about teaching their kids about credit? (<i>Diggin' the Issues with Leah</i>) • Does any of the evidence give you actual numbers that show how common credit cards and credit card purchases are in the U.S.? (<i>Credit Card Statistics</i>)
Reason 2 Credit cards can help kids in emergency situations.	<ul style="list-style-type: none"> • <u>Key words and phrases</u>: emergency; towing; cab • Is there an example of a kid who used a credit card to get out of a bad situation at a party? (<i>Cab Ride Home</i>) • Is there an example of a kid who used a credit card when he had car trouble? (<i>Roadside Breakdown</i>)
Reason 3 Using credit helps kids get started building a good credit history.	<ul style="list-style-type: none"> • <u>Key words and phrases</u>: credit reports; responsible; good credit • Is there a list of places that use your credit report to make decisions about you? (<i>Blog: They're Checking Your Credit</i>) • Is there an example of a parent who wants his child to have good credit when the child leaves home? (<i>"I'm Giving My Kid a Card"</i>)
Reason 4 Technology lowers the risk that kids will misuse their parents' credit.	<ul style="list-style-type: none"> • <u>Key words and phrases</u>: online budgeting tools; tracking tools • Are there any online tools that help parents teach kids about budgeting and keep track of kids' spending? (<i>BudgetBlog: Online Spending Tools</i>) • Do credit card companies offer any tools that give parents alerts and updates? (<i>Credit Card Tracking Tools</i>)



Claim Creator: Helping Students Choose the Right Evidence

(continued)



Claim: Kids under age 18 should not have access to credit cards.

	Guiding Questions for Struggling Students
<p>Reason 1</p> <p>Kids do not understand finances and credit enough to use credit cards responsibly.</p>	<ul style="list-style-type: none"> • <u>Key words and phrases</u>: myths • Does any evidence list misconceptions kids have about finances? (<i>Top 10 Financial Myths</i>) • Does any evidence give you statistics about what kids actually know about money management? (<i>Teen Financial Knowledge</i>)
<p>Reason 2</p> <p>Many adults don't manage money very well and aren't in a position to teach their children about using credit.</p>	<ul style="list-style-type: none"> • <u>Key words and phrases</u>: personal finance education; adult financial literacy • Is there evidence that discusses how much financial education most parents got in school? (<i>Finance Education in Schools</i>) • Is there any survey data about how much financial knowledge adults have? (<i>Adult Financial Literacy Survey</i>)
<p>Reason 3</p> <p>Kids who use credit cards won't understand the value of money.</p>	<ul style="list-style-type: none"> • <u>Key words and phrases</u>: splurging; impulsive buying decisions; costs of an item • Does any of the evidence claim that using credit cards doesn't let you feel the pain of spending? (<i>Plastic Leads to Splurging</i>) • Is there any evidence that people think about different things when they pay with cash than when they pay with credit? (<i>Study: Decisions and Payment Method</i>)
<p>Reason 4</p> <p>There are severe consequences to using credit irresponsibly.</p>	<ul style="list-style-type: none"> • <u>Key words and phrases</u>: missed payments; mistakes; seven years • Is there an example of someone who didn't realize the problems you have if your credit history is bad? (<i>Bad Credit Hit Me Hard!</i>) • Is there an example of a parent who got burned by letting her child have a credit card? (<i>Tough Talk with Tracy</i>)

Diggin' the Issues with Leah

TRANSCRIPT 8675809

SEP 23 2011

Leah: I'm talking today with Karen Beck, a financial planner. Karen, I've heard today's parents aren't teaching their kids about credit. Is that true?

Karen: I don't think so, Leah. According to a 2009 Consumer Federation of America survey, 73% of parents said they were "very capable" of teaching their children how to manage money, credit, and debt.

Leah: Wow--I'm impressed by how confident today's parents are. But will they actually follow through?

Karen: I think so. The survey showed that 98% of parents said they felt very or somewhat responsible for providing this instruction to their kids.

Leah: Those numbers are really encouraging. Thanks for sharing!



Credit Card Statistics

DOC#06-A

11/23/11

Number of credit card purchases in 2011	22,030,000,000
Number of credit cards in circulation in 2011	519,100,000
Total U.S. population in 2011	312,000,000

Page 1 of 1

Cab Ride Home

TRANSCRIPT 8675809

SEP 23 2011

"Some friends and I went to a party after the football game Friday night. We all rode with my friend Marie. At about 11:30, I realized Marie and some other kids had been outside drinking beer one guy had sneaked out of his dad's refrigerator. She was totally drunk, and there was no way I was going to let her drive. My mom gave me a credit card for emergencies, and I was able to call a cab to drive us all home."

— Amber Postovich

Roadside Breakdown

TRANSCRIPT 8675809

SEP 23 2011

"My dad was away on business when I had a big swim meet an hour away from home. I drove myself and some other kids on my swim team. On the way back, the car started acting weird--a bunch of lights came on the dash board, and suddenly the car wouldn't go anymore. I pulled over and called a tow truck. Thank goodness I had the credit card my dad gave me, or I wouldn't have been able to pay for the towing when we got to the repair garage."

— Robert Jones



Blog: They're Checking Your Credit

Good credit matters. Having a good credit history shows that you are responsible and you do what you say you'll do. While there's nothing wrong with having no credit history, it's harder for people with no credit history to get things they need and want. Here's a list of who uses credit reports and why.

Employers use them to find out how responsible you are.

Landlords use them to find out if you're going to pay your rent on time.

Insurance companies use them to help decide if you're a good risk for insurance.

Phone companies use them to decide whether to give you service.

Lenders use them to decide whether to give you a loan.

Page 1 of 1

"I'm Giving My Kid a Card"

"Look, when Jason leaves the house, I don't want to have to co-sign for every apartment he rents and every loan he takes out. That's why I'm giving him access to my credit card account now, while I can still keep a close eye on him. It may be my account, but if he's an authorized user then my good credit will be reported to his credit report too. Once he's out of the house, he'll already have a good credit score. I think all parents should give their kids credit cards."

— Jeb Thompson



Budget Blog: Online Spending Tools

Parents can take advantage of online budgeting tools such as Mint.com or Quicken. These tools link to your credit card and other accounts, making it possible to track all spending in one place. At the same time, these tools are made for budgeting and money management, so they help teach users financial skills. Parents can use these tools to keep track of their children's credit card purchases and teach them about budgeting and spending at the same time.

Page 1 of 1



Credit Card Tracking Tools

Many credit card companies offer tools that can be helpful for parents who give their children access to their credit cards. Tools that might be available are transaction alerts, text message banking, and online account monitoring:

Credit Card Transaction Alerts

Most credit card companies let you sign up to receive an email or text message whenever there is unusual activity on your account.

Text Message Banking

Many credit card companies also allow you to get on-demand account updates by texting a short command.

Online Account Monitoring

You can log onto your credit card account online as often as you want to instead of waiting for your bill to arrive.

Page 1 of 1



Top 10 Financial Myths

DOC #06-A 11/23/11
Top Ten Financial Myths Held by 14- to 21-Year-Olds

1. I don't have to worry about credit at my age.
2. Bad credit can't keep me from getting a job.
3. All loan companies have the same rates.
4. All credit cards are alike.
5. The job of financial advertising is to tell the truth.
6. It's OK to bounce a few checks.
7. It's OK to make minimum payments on a credit card.
8. Paying late occasionally can't hurt my credit.
9. Fine print isn't important.
10. Young people don't have credit scores.

Page 1 of 1



Teen Financial Knowledge

DOC #06-A 11/23/11

In 2011, investment bank Charles Schwab surveyed 1,132 teens between the ages of 16 and 18. Results showed that 77% of teens say they are knowledgeable about money management. But the survey showed teens don't know as much as they think they do:

Percentage of teens who actually understand...

How to establish good credit	38%
How to manage credit card	35%
How credit card interest and fees work	31%
What a credit score is	31%

Page 1 of 1



Report: Finance Education in Schools

DOC #06-A 11/23/11

According to the Council for Economic Education, in 2012 only 13 states required high school to offer courses in personal finance. "We've really failed our citizens and particularly our children as a society with economic and personal finance education," says Nan Morrison, the council's president and chief executive. "We have two generations of parents that haven't gotten this kind of education in school, so how do you expect them to pass it on to their children?"

Page 1 of 1



Adult Financial Literacy Survey

DOC #06-A 11/23/11

A 2009 survey asked adults to answer questions that tested their financial knowledge, ability, confidence, and sophistication. Researchers used the results to group participants into three zones: target, caution, and danger. Only people in the "target" zone had high scores on all types of questions in the survey. Results showed that over 85% of participants scored in the "caution" or "danger" zones:

	Target Zone	Caution Zone	Danger Zone
Number of Participants in Each Zone	466	1,060	1,749
Average Score on Financial Literacy Test	88%	71%	41%

Page 1 of 1



Op-Ed: Plastic Leads to Splurging

DOC #0874

11/25/11

Plastic = A Big, Bad Idea for Kids

by Mike Washington

Finance Education Teacher

Plastic makes shopping painless. When you swipe a card, you don't have to see the money leaving your pocket and going into the cashier's hand. You don't even have to see your bank account shrinking. Using plastic numbs the pain of giving your money away, making it easier to spend more than you might have otherwise. If kids start using credit cards, they'll never feel that pain. They won't feel the difference between spending \$5 or \$50. Using credit cards teaches kids to splurge and make impulsive buying decisions.

Page 1 of 1



Study: Decisions and Payment Method

DOC #0874

11/25/11

A study published in 2012 found that when people are deciding whether to buy something, they focus on different factors if they will be paying with a credit card than they do if they will pay with cash.

People who know they will pay with cash focus on the costs of the item they are about to buy. For example, they might focus more on the price of the item and what the item costs to deliver and install.

On the other hand, people who know they will pay with a credit card focus on the benefits of the item they are about to buy. These differences affect the choices people make about what to buy.

Page 1 of 1

Bad Credit Hit Me Hard!

TRANSCRIPT 8675809

SEP 23 2011

"I never thought missing a few payments on my credit card was that big a deal. But then I needed to find an apartment, and I kept getting turned down. They ran a credit check on me and said my credit history was bad! I ended up finding a landlord who didn't care, but the place is a dump. As if that wasn't enough, I wanted to change my car insurance, but the new company quoted me rates that were sky high! They said it was because of my credit history. And then I found out those missed payments will be on my credit report for seven years! That's a really long time."

— Paul Carruthers

Tough Talk with Tracy

TRANSCRIPT 8675809

SEP 23 2011

Tracy: Today I'm talking to parents who regret adding their children to their credit account. Marcie Barnett, you say it was a mistake?

Marcie: A huge mistake, Tracy! And I'm going to be paying for it for seven years.

Tracy: Seven years--that's how long it takes to get something negative off your credit report.

Marcie: Exactly. I trusted my daughter, and we talked about the credit card. I told Jodi the card was almost maxed out and she shouldn't use it until next month, but she let her friends convince her to buy a new tablet.

Tracy: Wow--tablets are expensive.

Marcie: Tell me about it. The purchase went over the limit on my card.

Tracy: And now your credit score will go down even though it was your daughter Jodi's purchase that went over the limit. I'm sorry, Marcie--that's a hard lesson.

Marcie: I just hope other parents listening will learn from my mistakes.

DRAFTING BOARD

Kids and Credit



Name: _____

Class: _____

iCivics Username: _____

iCivics Password: _____

Use this worksheet to keep track of your progress in *Drafting Board*.

Glossary of Terms

Claim: where you stand on an issue

Counterclaim: where the other side stands on an issue

Reason: an explanation for something, like why your claim is right

Evidence: proof that can be given to support something; it backs up your reason

Rebuttal: statement of why you disagree with something

Transitions: words used to make a paragraph flow smoothly

Use this space to write down the basics of your essay.

Big Question: Should kids under 18 be given access to credit cards?

Yes or No

My claim:

DRAFTING BOARD

Issue Analyzer

In the Issue Analyzer, you will investigate both sides of the issue. First you must sort through your evidence to complete the missing sections of the story. When you're done, you will understand both sides of the issue and have a chance to pick your side.

Here are your objectives:

- ☐ Read the article
- ☐ Complete the story chunks
- ☐ Choose a side

Date Completed: _____



Claim Creator

The Claim Creator helps you outline the reasons behind your claim. These reasons will help you draft the three main paragraphs of your essay, so they're really important. You will also have to back up your reasons with evidence, so read closely.

Here are your objectives:

- ☐ Pick sides
- ☐ See vote results
- ☐ Select your reasons
- ☐ Justify your best reason
- ☐ Support your side with evidence
- ☐ Select the other side's reasons

Date Completed: _____



Paragraph Constructor 1

The Paragraph Constructor helps you write the three body paragraphs of your essay. For the 1st paragraph, make sure to support your reason with evidence.

Here are your objectives:

- ☐ Arrange the sentences
- ☐ Complete the sentences with evidence
- ☐ Place transitions
- ☐ Edit your paragraph

Date Completed: _____



DRAFTING BOARD

Paragraph Constructor 2

Now it's time to create your 2nd body paragraph. For your 2nd paragraph, make sure to support your reason with evidence. This time use your own language to complete the evidence sentences.

Here are your objectives:

- ☐ Arrange the sentences
- ☐ Edit your paragraph
- ☐ Complete the sentences with evidence
- ☐ Place transitions



Date Completed: _____

Paragraph Constructor 3

Now it's time to create your final body paragraph. For your 3rd body paragraph, make sure to support your reason with evidence. This time you are ready to write the whole paragraph yourself. If you get stuck, use the blue evidence buttons for help.

Here are your objectives:

- ☐ Write your paragraph using your third reason and evidence
- ☐ Edit and check your paragraph



Date Completed: _____

Critic Crusher

The Critic Crusher will help you look at the other side's argument. You can see your opponent's reasoning and use your evidence to shoot it down. The first exercise will guide you through how to write a rebuttal paragraph and the second exercise will let you try it yourself. At the end, you will pick which paragraph you think is best.

Here are your objectives:

- ☐ Acknowledge the other side's reason
- ☐ Use your reasons & evidence to show the other side is wrong
- ☐ Restate your claim to make your point
- ☐ Pick a paragraph
- ☐ Place transitions
- ☐ Edit and check



Date Completed: _____

DRAFTING BOARD

Introduction Introducer

The Introduction Introducer will provide you with strategies to create a strong opening paragraph that will grab your reader's attention. Remember, you only have one chance to make a first impression.

Here are your objectives:

- ☐ Sort the hook sentences
- ☐ Edit your paragraph
- ☐ Choose a hook for your paragraph
- ☐ Place transitions



Date Completed: _____

Intro Strategies

Background info gives the reader a better understanding of the history behind the problem.

Statistics or quotes can engage the reader and get them interested in your side of the debate.

Questions or scenarios catch the reader's attention and makes them curious.

Conclusion Crafter

The Conclusion Crafter will give you the strategies for creating a strong closing paragraph that summarizes your argument. You will have the chance to put everything in your own words and make an impact!



Here are your objectives:

- ☐ Summarize your side of the issue
- ☐ Pick a clincher sentence
- ☐ Restate your reasons
- ☐ Place transitions
- ☐ Sort the clinchers
- ☐ Edit and check

Date Completed: _____

Closing Clincher Strategies

Statistics or quotes reinforce your message by showing that you can back it up with facts and figures.

Next steps gives you a chance to make suggestions based on your argument.

Consequences can show your reader what might happen if something isn't done to solve the issue.

One last edit & check, and you are done!

Student Expression

Name: _____

STEP ONE Give Compliments! Mark places in the text where the writing is effective. For example:

Easy to Understand. Are there places where the writing is really clear? Compliment the writer on things like...

- ☐ Good use of details
- ☐ Effective organization of ideas
- ☐ Sticks to the topic—no unrelated ideas



Great Words. Has the writer chosen some words that really sparkle? Circle great word choices and mark them with a star. ☆

Sentence Flow. Does the writing read smoothly? Mark places where the writer has...

- ☐ Used transitions effectively
- ☐ Used a variety of sentence lengths
- ☐ Done anything you think works well!

STEP TWO Make Suggestions. Offer specific ideas for how to improve the writing. For example:

Confusion. Are there confusing parts? Figure out why you are confused. Should the writer...

- ☐ Add some details?
- ☐ Organize the ideas in a clearer sequence?
- ☐ Stick to the topic and cut ideas that don't fit?

Word Choice. Could the writer spice up the writing by choosing more interesting words? Mark boring words (such as *bad* or *nice*) so the writer can find a more descriptive alternative.

Sentence Flow. Does the writing read smoothly? If not, figure out why:

- ☐ Do any sentences seem *way* too long?
Suggest a way to break them up.
- ☐ Are too many sentences really short?
Suggest a way to connect some of them.

STEP THREE Make Corrections. Check the essay for problems with spelling, grammar, sentence structure, capitalization, punctuation, and other technical errors. Mark these on the text.



Drafting Board

Peer Edit Guide

Student Expression

Name: _____

STEP ONE Give Compliments! Mark places in the text where the writing is effective. For example:

Easy to Understand. Are there places where the writing is really clear? Compliment the writer on things like...

- ☐ Good use of details
- ☐ Effective organization of ideas
- ☐ Sticks to the topic—no unrelated ideas



Great Words. Has the writer chosen some words that really sparkle? Circle great word choices and mark them with a star. ☆

Sentence Flow. Does the writing read smoothly? Mark places where the writer has...

- ☐ Used transitions effectively
- ☐ Used a variety of sentence lengths
- ☐ Done anything you think works well!

STEP TWO Make Suggestions. Offer specific ideas for how to improve the writing. For example:

Confusion. Are there confusing parts? Figure out why you are confused. Should the writer...

- ☐ Add some details?
- ☐ Organize the ideas in a clearer sequence?
- ☐ Stick to the topic and cut ideas that don't fit?

Word Choice. Could the writer spice up the writing by choosing more interesting words? Mark boring words (such as *bad* or *nice*) so the writer can find a more descriptive alternative.

Sentence Flow. Does the writing read smoothly? If not, figure out why:

- ☐ Do any sentences seem *way* too long?
Suggest a way to break them up.
- ☐ Are too many sentences really short?
Suggest a way to connect some of them.

STEP THREE Make Corrections. Check the essay for problems with spelling, grammar, sentence structure, capitalization, punctuation, and other technical



Drafting Board

Peer Edit Guide