ACTIVITY 06 / MY ACTIVITY SHEET

Cleo's Credit Promise Challenge



Understand that borrowing comes with a plan to return or repay.

Ages 6-10 with a grown-up | 10-15 minutes | Print at actual size

Name: _____ Date: _____

Credit means borrowing money with a plan to repay. Borrowing an item is a way to practice responsibility. Circle a thoughtful choice.

1. Cleo promised to return an art kit Friday.

A. Return it Friday. B. Keep it without asking.

2. Cleo cannot repay pretend money on the planned day.

A. Hide the problem. B. Ask a grown-up for help early.

3. Benny asks if borrowed money is a free gift.

A. Yes, keep it. B. No, repay it under the agreement.

My practice promise (use an item, not a real loan)

Item: _____ From: _____

Return by: _____ How I will care for it:

If my plan gets tricky, I can talk to:

Everyday promises do not create a credit score. Real credit involves money, repayment terms, and sometimes interest or fees.

ACTIVITY 06 / GROWN-UP GUIDE

Cleo's Credit Promise Challenge



Understand that borrowing comes with a plan to return or repay.

Ages 6-10 with a grown-up | 10-15 minutes | Print at actual size

Learning goal

Understand that borrowing comes with a plan to return or repay.

Try it together

1. Read the three pretend borrowing stories.

2. Circle a thoughtful choice and say why.

3. Make a practice promise for an item, with a grown-up.

Answer key / worked example

Story 1: A, return the art kit as agreed. Story 2: B, talk to a grown-up early about the repayment problem. Story 3: B, borrowed money must be repaid under the agreement.

Grown-up notes

- Credit means borrowing money with an agreement to repay it. Interest or fees can add to what must be repaid.

- Everyday promise-keeping is an analogy for responsibility. Returning a toy does not create a credit score; real scores use information from credit history.

- These are pretend stories, not an invitation for children to take out loans. If a plan becomes hard to keep, talk to a grown-up early and discuss next steps.

Keep the conversation going

What should you understand before borrowing? Who could help if your plan gets tricky?

Vocabulary reference: Consumer Financial Protection Bureau, youth financial education glossary. Original activities by Penny Hollow.