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| **CALM**  ***Unit 4- Notes Document***  Taking notes and reflecting on what you are reading and viewing is a main component of this course. The Notes Document, which can be downloaded at the beginning of each unit’s *Notes (Watch & Reflect)* section, will guide you through the note-taking process. To keep your notes organized:   * Create a Notebook folder in a place of your choice (cloud, desktop, USB, other). * Save the unit Notes document in your Notebook folder at the beginning of each unit. * Keep the Notes document open while you work through each unit and save after each entry.   Note that each page of the Notes document is titled. These titles reference the lesson titles in your course content. |

Unit 4, Watch & Reflect

NOTES

*If you chose to leave home today, how would you find a place to stay?*

*Would you be able to support yourself financially?*

*Who could you turn to for help?*

Unit 4, Basic Banking Crash Course

NOTES

This crash course is a valuable tool to learn all about basic banking and money.As you are going through their crash course, note how many options are available for you to both save and borrow money.

Unit 4, Friend or Foe?

NOTES

Are credit cards your friend or foe?(Tip:Make sure to watch the scene after the credits roll!).

What were some things Robert could have done to help avoid accumulating so much credit card debt?

Unit 4, Real Cost of Credit Cards

NOTES

Watch the eye-opening video on the real cost of credit cards.

Based on how much it would cost to repay the credit card making minimum payments, what could you have bought with that money?

Unit 4, Understand and manage Debt

NOTES

The article contains tips on how to help us understand and manage debt.

According to theCanadian Livingarticle, if you were to get a credit card, what is the most important thing you need to do?

Unit 4, How They Work

NOTES

The video explains how payday loans work.After watching the video, do you think that payday loans are a good alternative?

Unit 4, Car Buying Myths

NOTES

We have all heard the sales pitch:"Nothing down!0% interest!No credit refused!" This article offers advice to help you navigate car purchases.

Which myth surprised you most?

How has this article influenced your view of buying a vehicle?

Unit 4, Cost Comparison

NOTES

Find out how much it really costs to run your vehicle.Explore using the calculator and see how much it costs to run different vehicles.

Which types of vehicles are most economical?Did this fact surprise you at all?

Unit 4, Insurance & Teens

NOTES

The site provides information about how insurance works.

What factors influence your auto insurance rates?

Do you think these factors are fair for teen drivers?

Unit 4, Investing

NOTES

What is an Investment Goal you could work towards?

What might keep you from investing?

How could you save enough money to start investing?

Why might you want a financial advisor?