

# Lending a Hand

Activity Outline  
Educator Resource



## About This Activity

In this activity, learners will learn the ins and outs of micro-lending, a form of micro-finance and one of the most effective and sustainable ways to lend money. Learners will also have the opportunity to join the Lending a Hand Challenge to make a difference to a small business person somewhere around the world. Within this activity, learners will be given the opportunity to participate in critical thinking, interactive and collaborative activity that will allow them the opportunity to become financially literate.

## Learning Outcomes

By the end of this activity, learners will:

- Understand the basics to microfinance, sustainability, credit unions, banks, and the 5 C's of credit
- Apply their knowledge and research to determine which borrower they want to support, and which microfinance organization they want to utilize
- Learn the fundamentals of calculating compound interest for loans and payments

## Grade Level

7 – 10

## Length of Activity

1 – 2 hours

## Materials List

Internet-enabled device  
Lending a Hand Backgrounder & Worksheet  
Lending a Hand Challenge Activities & Worksheet

## Lending a Hand Challenge

Learners will raise money, if possible as a class, that they will lend to someone who will use it to start or expand a small business and make a difference in their lives. As learners go through the backgrounder, and the various Lend a Hand Challenge activities they will ultimately decide who they feel deserves a loan, and from what microfinance organization.

### Step 1: Backgrounder with Worksheet

- Allow learners to go through and read the “Lending a Hand Backgrounder & Worksheet”. There are questions for them to answer to help guide their thinking as they go through this handout.
- Learners can do this individually, or in pairs. Be sure to discuss as a class what their answers were to the questions asked.
- Introduce learners to the Lending a Hand Challenge after they finish this worksheet.

### Step 2: Lending a Hand Challenge Activities & Worksheet

- To begin, divide your class into 4 equal groups if possible.
- Distribute the “Lending a Hand Challenge Activities & Worksheet” to each learner.
- Inform the learners of the breakdown of the activities and worksheet, Parts A-E.
- In their groups, explain that they will be ultimately deciding who they feel deserves money. Within the worksheet, they will research various borrowers, and

microfinance organizations that they think will be the right fit or who they want to support.

- e. Be sure to read through this worksheet beforehand to get a good understanding of what is expected from the learners.

### Step 3: Conclusion

- a. If possible, allow your class to share with the school or administration their journey in this process and why they feel that the person they decided on deserves money to be lent to.
- b. This can lead to potential fundraisers that your class could do to help support the “borrower” that was decided on, and to donate to their cause or business.