PAWN SHOP SKIT

SETTING THE STAGE

BROKE BARBARA (BB): My name is Barbara. Don’t judge me but I’m broke. I need money, and I need it today. I need to pay my rent and I’m desperate. I have tried to borrow money from friends and family but no one can help me this time. When do I need the money? TODAY.

PAWN SHOP PAULA (PSP): My name is Paula and I work at a pawn shop. Don’t judge me either – it’s my job. I don’t own the pawn shop, I just work at one. The store is owned by a company called EZ Corp, and I think they’re in Texas or something. They pay me ok, but it’s a hard job because I’m always having to deal with desperate people and I’m afraid that someone will hurt me.

BB: I need money today. Something I have that is valuable is this circle trophy. It’s made of gold and rubies and it’s worth a lot. I love this thing. I could try to sell it – but how would I find a buyer today? I don’t want to sell it because then I won’t have it anymore. Maybe a pawn shop could help me. I could pawn this thing!

FREEZE #1
What does pawn mean? It does not mean sell. It’s different from selling. Let’s see how it’s different from selling.

[BB goes to talk to PSP at the pawn shop.]

BB: How much money can I borrow with this Circle Trophy as collateral?

PSP: [Thinks about this and says that she needs to do some research]

FREEZE #2
PSP: I think I could sell this thing for $200. How much should I loan to Broke Barbara?

PSP: [To audience] If I can sell it for $200, then I shouldn’t loan her $200. If I did that, I wouldn’t make any money. If I can see it for $200, I should probably only loan her something like $150. That way, if she never comes back, and I end up selling it, I will make $50.

PSP: [To BB] Ok, miss, I’ll loan you $150 for this thing.

PSP: That may be so. Go ahead and sell it if you want to. But if you want a loan using this Circle Trophy as collateral, I can only loan you $150.

**FREEZE #3**
*What does collateral mean? If the object is worth $200, why will the pawn shop only lend her $150?*

BB: Ok, I really need the money. I will take the loan. Give me the $150, please.

[THREE MONTHS GO BY]

PSP: I wonder if Broke Barbara is going to come back today. It’s been three months. If she doesn’t come back today, I am selling that Circle Trophy.

BB: [Runs in.] Hi – I’m here. I’ve got the money. I want my Circle Trophy back. I brought the $150.

PSP: snorts. $150? That’s what I loaned you. It’s been 3 months – yes, you owe me the $150 I loaned you. But that’s not all: you also owe me 4% interest per month AND, on top of that, you owe me the fees for storage and insurance. You want the Circle Trophy back, let’s see: it all adds up to $183.

BB: What? You only gave me $150. I gotta pay you 183?

PSP: Yes, that’s how a pawn shop works. If you don’t have the $183 to pay me, you have two choices: 1) you can walk away and then I’m gonna sell it OR 2) you can pay back the interest and the fees that you have accrued on this loan ($33) and renew the loan.

BB: Renew the loan? What does that mean?

PSP: That means, you give me the $33 that you owe me for the interest and for the fees but you don’t get the Circle Trophy back because you haven’t paid me back the $150. Instead, I’ll write you out a new pawn ticket and we start all over.

BB: I don’t have the 183 dollars but I don’t want you to sell it. I want to renew the loan. So I give you $33 now and you hold on to my Circle Trophy.

PSP: Yes. And in another 3 months, if you want that back, we start all over again, and you need to pay me the full $183.

BB: [Dejected] Ok.
Name: ____________________________________________

**EZ Pawn**

- Monthly Interest: 3%
- Fees: $15

1. If you borrow $300 from this pawn shop, what do you owe the pawn shop after 4 months?

2. How much will the pawn shop earn on this pawn at the end of the 4 months?

3. Do you think this is a good deal? Why or why not?
### Matching Activity Cards Page 1

<table>
<thead>
<tr>
<th>Month</th>
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<th>Fees</th>
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<td>$150</td>
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<table>
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### Matching Activity Cards Page 2

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Matching Activity Discussion Questions

1. Find two loans of the same amount with the same interest rates but different fees. What is the difference in their fees? How do the different fees affect the graphs?

2. Find two loans of the same amount with the same fees but different interest rates. Compare their interest rates. How do the different interest rates affect the graphs?

3. Find two loans of different amounts but with the same fees and interest rate. How do the different loan amounts affect the graphs?

Sample responses:
1. Comparing a $500 loan with an 8% interest rate with a $12 vs. 18 fixed fee, the whole graph shifts up by 6.
2. Comparing a $150 loan with a $12 interest fee with 4% vs. 8% interest, the amount you add each month is double with 8% interest rate so the line is steeper on the graph.
3. Comparing a $150 vs. $500 loan, each with a $12 fee and 4% interest rate, the amount you owe starts much higher and also goes up faster each month (by $20 instead of $6 each month). The line would be steeper, except that the scale on the graph makes it look similar.

Note: You may have to help students understand the differences that are hidden by the fact that the $150 loan vs. $500 loan graphs are not plotted on the same scale.
| Name: ___________________________________________________________________ |

<table>
<thead>
<tr>
<th></th>
<th>Size of loans:</th>
<th>APR:</th>
<th>Fees:</th>
<th>Time it takes to get loan:</th>
<th>What else do you need?</th>
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<tr>
<td>Pawn Shop</td>
<td>Minimum about $25</td>
<td>84%</td>
<td>$12 for 4 months</td>
<td>Immediate</td>
<td>Something to pawn.</td>
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<td>Credit Card Cash Advance (Capital One Quicksilver Rewards)</td>
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<tr>
<td>Credit Union (Brooklyn Credit Union)</td>
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<tr>
<td>Unsecured bank loan (TD Bank)</td>
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<td></td>
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<td></td>
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<td>Secured bank loan (TD Bank)</td>
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Loan Comparison Role-Playing Activity

- **Assigning roles**
  - Choose 4 students to each represent each of the four financial institutions, plus the teacher as the pawn shop. Give them each their role handouts and place them in various parts of the room.
  - Group the rest of the students into the three different scenario groups (A, B, C)
  - Give students a few minutes to read through their roles/scenarios.

- **Role playing activity**
  Groups A, B, and C visit the various agents/representatives to learn the following:
  1. Can I obtain my loan using this option? Does this option allow a loan the size that I need?
  2. Do I meet the requirements for obtaining my loan using this option? If not, what would I have to do to meet the requirements?
  3. How much will this loan cost me?
  4. Can I get this loan in time?

- **Share out/Discussion**
  - Fill out the table as a class. Have students rely on what they learned from their role playing activity, whether they were lenders or borrowers.
  - Ask students in groups A, B, and C to explain which loan option was best suited to them.
AGENT for
CAPITAL ONE
QUICKSILVER
CREDIT CARD

LOAN SIZE
• You can borrow $200 to whatever your credit limit is.
  This is also called: “getting a cash advance from a credit card”

LOAN REQUIREMENTS
• You have to have this credit card.
• To apply for the credit card, you have to be 18. They use your
  credit history and credit score to determine if they will give you a card
  and to determine what your credit limit is. The card also costs $39 a
  year to maintain.

COST
• APR (Annual Percent Rate): 25%
• FEES: $10 fee, or 3% of the amount of the cash advance,
  whichever is larger

TIME
• Immediately. You can get the money from an ATM.
REPRESENTATIVE at the BROOKLYN COOPERATIVE FEDERAL CREDIT UNION

LOAN SIZE
• You can borrow $400 to $10,000, depending on your credit history and your credit score.

LOAN REQUIREMENTS
• An account at the credit union. The account must have a balance of at least 20% of the loan amount.
• To apply for an account, the credit union requires ID and considers your credit history and credit score.

COST
• APR (Annual Percent Rate): 12%
• FEES: $20 application fee

TIME
• Several weeks. First, you must apply for the loan, then it must be reviewed and approved.
REPRESENTATIVE
at TD BANK

PERSONAL
UNSECURED LOANS
SPECIALIST

LOAN SIZE
- You can borrow $2,000 to $50,000, depending on your credit history and credit score.

LOAN REQUIREMENTS
- An unsecured loan means that you don’t need money in a TD Bank account for collateral.
- If you do want an account, you can apply for one. To apply for an account, the bank requires ID and considers your credit history and credit score.

COST
- APR (Annual Percent Rate):
  - It depends on how much you borrow. For example, a $10,000 loan has an APR of 9.20%, while a loan of $50,000 has an APR of 6.63%.
  - If you don’t set up automatic payments from a savings account with TD Bank, your APR goes up by 0.25%.
- FEES: $50 to start the loan.

TIME
- Several weeks. You apply for the loan, and your application gets reviewed and approved.
REPRESENTATIVE at TD BANK

PERSONAL SECURED LOANS SPECIALIST

LOAN SIZE

• You can borrow a minimum of $5,000 (no maximum limit). The amount you will be able to borrow depends on your credit history and credit score.

REQUIREMENTS

• A secured loan means that you must have money in a TD Bank savings account as collateral. The amount of collateral you need depends on the size of the loan.

• To apply for an account, the bank requires ID and considers your credit history and credit score.

COST

• APR (Annual Percent Rate): The APR is printed in the Wall Street Journal, a daily newspaper. Most recently, the APR was 3.25%, but this amount changes every month.

• FEES: $50 to start the loan.

TIME

• Several weeks. You apply for the loan, and then it is reviewed and approved.

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GROUP A

What you need:
- $500 within 3 weeks

What you have:
- Gold jewelry worth $1000.
- No credit card or bank account of any kind.
- Poor credit history and credit score.

GROUP B

What you need:
- $10,000 in 2 weeks

What you have:
- Antiques worth $50,000.
- Capital One Quicksilver credit card
- $4,000 in your savings account with TD Bank
- Great credit history and credit score.

GROUP C

What you need:
- $4,000 within a month

What you have:
- Family heirlooms worth $10,000
- Capital One Quicksilver credit card
- $1,000 in your savings account with Brooklyn Federal Credit Union
- Ok credit history and credit score.
HOW ARE FINANCIAL SERVICES DISTRIBUTED? (FLOOR MAP DAY)

Overview
This lesson has two objectives. First, students explore and become familiarized with a map of New York City, paying particular attention to the location of the five boroughs. Second, we begin to address the idea of what constitutes “fair” and “equal” in the distribution of resources such as financial institutions like pawn shops and banks.

Introduction
We have been talking about pawn shops as an example of an AFI’s (remind them of what this is: check cashers, wire transfer, etc). Where are these pawn shops and other AFI’s?

Orientation to the NYC map
Goal: We want them to come away from this knowing where the 5 boroughs are and how to find the location of their school.
Note: Familiarize yourself with the plan below. However, be aware that it is likely that many of the explorations outlined will occur organically. Try to follow students’ lead.

• Setup: Lay out the table map in the middle of the room and have students gather around it.
• Finding the school: Start out with 1 marker on the location of the school. You may ask a student to figure this out and do this.
• Exploring the map:
  o Guided. Give group scavenger hunt locations
  o Open-ended. Give each student 3 markers (or write with marker). Ask them to put down a marker at 1-3 locations they are familiar with. Encourage them to find places both near and far from the school if they can.
• Questions to ask students during exploration:
  o What is this location?
  o How did you find it on the map?
  o Do you know in which borough it is located?
  o What do you know about the neighborhood? What is it like? Who lives there? What kinds of buildings, stores, etc. are there?
• Conclusion: NYC boroughs
  o Ask a volunteer to take the students on a walking tour outlining the NYC boroughs.

Distributing pawn shops
• Introduction
  o There are about 450 pawn shops in total in New York City. How many should each borough have?
• Choose 5 students to each represent a borough. Have each student stand on the borough on the map.

• **Same number per borough.**
  If each borough had the same number of pawn shops, how many would be in each borough?
  o *Have students figure this out*
  o *Hand each borough a sign that says “90 pawn shops”*
  o *Students might indicate that Manhattan should have more, etc. and press for explanations about this --- explain that we’re getting to exactly this issue!*

• **In proportion to households**
  Now return to issue of more people: distribution of pawn shops proportional to households in each borough.
  o *Let’s work with this spread of households. [Put placard with the number of households in each borough or have student hold it.] Let’s say that there were 100 households in these 5 boroughs. This is how those 100 households would be distributed:*
    - Brooklyn: 30
    - Bronx: 15
    - Manhattan: 25
    - Queens: 25
    - Staten Island: 5
  o *Now, if we were distributing the 450 pawnshops so that every borough had the same number of households per pawnshop, how would we do this? The idea here is that we would distribute the 450 exactly in the way that the households are distributed. In other words, Brooklyn has 30% of the households, so if everything is even, it would have 30% of the pawnshops.*
    - So Brooklyn, 30% of 450 (ONE WAY IS 0.03x450) would have 30+30+30+30+15, or 135 pawnshops.
    - Or 30/100 (450)
  o *Continue with the other 4 boroughs.*
    - Brooklyn: 135
    - Bronx: 67.5
    - Manhattan: 112.5
    - Queens: 112.5
    - Staten Island: 22.5
  o *Explain that this is how it would look if the households per pawnshop were EQUAL across all of the boroughs.*
  o *Questions: These numbers are not equal. Why not? What does it mean for there to be equal numbers of households per pawn shop? (This is a key idea!)*
  o *Actual*
    - *We figured out what the distribution of pawn shops would look like if there*
were an equal number per borough (90 in each) and we figured it out if there were an equal number of households per pawnshop in every borough. Now let’s look at the actual numbers (show these on map with chips)

<table>
<thead>
<tr>
<th></th>
<th>Actual distribution</th>
<th>Equal by households</th>
<th>Equal per borough</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brooklyn</td>
<td>105</td>
<td>135</td>
<td>90</td>
</tr>
<tr>
<td>Bronx</td>
<td>112</td>
<td>67.5</td>
<td>90</td>
</tr>
<tr>
<td>Manhattan</td>
<td>154</td>
<td>112.5</td>
<td>90</td>
</tr>
<tr>
<td>Queens</td>
<td>59</td>
<td>112.5</td>
<td>90</td>
</tr>
<tr>
<td>Staten Island</td>
<td>11</td>
<td>22.5</td>
<td>90</td>
</tr>
</tbody>
</table>

441

- Brooklyn has fewer pawn shops than if we were dividing them up by households, but BRONX has nearly double the number! Manhattan has more, but you’d expect that. Queens and Staten Island, interestingly, has much less than its share. It seems that the Bronx and Brooklyn seem to have something interesting going on with the pawn shops.

**Distribution of banks**

- But wait a second! There are about 2000 banks in NYC. If we divided up the banks equally by borough, we would have 400 in each borough. But we already discussed that there are more households in some of the borough, so if we distributed the banks in proportion to the number of households, we would have:
  
  - Brooklyn: 30% (2000) = 600
  - Bronx: 15% (2000) = 300
  - Manhattan: 25% (2000) = 500
  - Queens: 25% (2000) = 500
  - Staten Island: 5% (2000) = 100

- Here is the actual distribution:
  
  - Brooklyn: 374
  - Bronx: 149
  - Manhattan: 960
  - Queens: 430
  - Staten Island: 139
  - (Total: 2052)

- Again, the Bronx number is way out of line with what we might expect. The other boroughs are closer.

**Concluding Discussion**

- We have more pawn shops per household in the Bronx AND less banks per household in the Bronx: why do you think this makes sense?
- Introduce notion of looking by NEIGHBORHOOD and that we’ll do this tomorrow
Exit Ticket
1. On the map below,
   a. Label the five boroughs (Bronx, Brooklyn, Manhattan, Staten Island, Queens)
   b. Mark and label the location of your school.
   c. Mark and label one more location that you recognize.

2. Write down 2-3 things that you’re curious to check into about your neighborhood and pawn shops.
Whoa... that's New York City!
(Like we've never seen it before!)

- Find our school!
- What other familiar places can you find?!? Coney Island? The Brooklyn Bridge? _________?
- What are places you want to go???
- What are places you find interesting or are curious about?
In just one borough...

Find:
- Green spaces in your borough
- Is there water in or around your borough? What's it called?
- What train lines run through your borough
- How to get from your borough to the others!

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On your mark... get set...

- put a finger on Manhattan!
- put your left foot in the Bronx!
- put your right hand in Queens!
- put your toes in the Hudson River!
- touch Brooklyn and the Bronx at the same time!
<table>
<thead>
<tr>
<th>OPTIONS for a loan</th>
<th>The <strong>smallest</strong> amount you can borrow</th>
<th>APR amount it <em>costs you</em> to borrow, yearly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pawn Shop</td>
<td>$25</td>
<td>84%</td>
</tr>
<tr>
<td>Credit Card Cash Advance</td>
<td>$200</td>
<td>25%</td>
</tr>
<tr>
<td>Credit Union Loan</td>
<td>$400</td>
<td>12%</td>
</tr>
<tr>
<td>Unsecured Bank Loan</td>
<td>$2,000</td>
<td>9.2%</td>
</tr>
<tr>
<td>Secured Bank Loan</td>
<td>$5,000</td>
<td>3.25%</td>
</tr>
</tbody>
</table>
If we thought of all of New York City as just 100 households ...and we distributed them equally in each borough, we'd have:

- Brooklyn: 20
- Bronx: 20
- Manhattan: 20
- Queens: 20
- Staten Island: 20

So, if I were to split the 450 Pawn Shops equally...
...but that's not how it **actually** is.

If all of NYC were just 100 households, they would be distributed like...

<table>
<thead>
<tr>
<th>Borough</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brooklyn</td>
<td>30</td>
</tr>
<tr>
<td>Bronx</td>
<td>15</td>
</tr>
<tr>
<td>Manhattan</td>
<td>25</td>
</tr>
<tr>
<td>Queens</td>
<td>25</td>
</tr>
<tr>
<td>Staten Island</td>
<td>5</td>
</tr>
</tbody>
</table>
What if Pawn Shops were distributed proportionally to the households?
This is what it would look like if Pawn Shops were distributed proportionally to the number of households.

Brooklyn: 30
Bronx: 15
Manhattan: 25
Queens: 25
Staten Island: 5
Actual pawn shop numbers:

Brooklyn: 105
Bronx: 112
Manhattan: 154
Queens: 59
Staten Island: 11

What do you notice?
What about banks?!?!?

There are about 2000 banks in NYC, so...
There are about 2000 banks in NYC, so distributed proportionally by households...

- Brooklyn: 600
- Bronx: 300
- Manhattan: 500
- Queens: 500
- Staten Island: 100
But here's what it ACTUALLY looks like:

(reactions?)
We have more pawn shops per household in the Bronx AND less banks per household in the Bronx: why do you think this makes sense?
Name: ____________________________________________

Map Exploration

Take a few minutes to explore the **Locations** maps and the **Demographics**
maps with your partner.

1. First, hover over the various neighborhoods in the map. Find the border
   of the five boroughs (Bronx, Brooklyn, Manhattan, Queens, Staten
   Island).

2. Continue your exploration. Write down any observations that you find
   interesting.
Choose two neighborhoods to compare/contrast

Neighborhood 1: ____________________  Borough: ________________

Neighborhood 2: ____________________  Borough: ________________

3. Who lives in these two neighborhoods? Use the demographics maps to support your statements.

Choose a category of locations:

- □ Pawn shops
- □ Check cashing
- □ Wire transfer
- □ Banks
- □ McDonald’s

4. Of the two neighborhoods you are comparing, which one seems to have “more” of this category? Explain your answer, including what you mean by “more.”

5. Why might this neighborhood have “more” than the other? Provide one or more possible explanations.
Group: __________________________________________

Creating Ratio Maps

Our ratio map: ______________________ / ______________________

Variable 1 Variable 2

1. Why did you choose this ratio?

2. Zoom in to find [your school’s neighborhood] on the ratio map you chose and click on it. What does the data say about [your school’s neighborhood]? In your own words, explain what it says about [your school’s neighborhood].

3. Find the legend on the map. It should be in the bottom right corner.

What does the legend tell you? What does it mean on the ratio map you chose when the color is darker? What does it mean when it is lighter?
4. Zoom out so you can see all of NYC on your screen for the ratio map you chose.

Write down your observations. What patterns do you see? Where are the ratios higher? Where are they lower? What does this mean?

5. Choose two neighborhoods that you’re interested in comparing. Zoom in on these neighborhoods.

What did you learn about these two neighborhoods? Which one has a higher ratio? What does this mean about this neighborhood compared to the other?

6. Examine the demographics maps.

Do any of the demographics maps give you any insight about the neighborhoods with high ratios vs. low ratios? What did you learn?
FIELD TRIP AROUND THE NEIGHBORHOOD INTERVIEW GUIDE

BRAINSTORM: Things we would like to find out on the trip.

INTERVIEW QUESTIONS: Write 3-5 questions for each type of interviewee.

For store keepers/employees

For customers/pedestrians in the neighborhood