A black background with a black square

Description automatically generated with medium confidenceFinancial Literacy Lingo Bingo

**Activity**



**What to do:** Read these definitions and have students find the corresponding financial literacy key terms until someone gets Bingo!

**Why it matters:** Games are a great way for students to work with new or abstract concepts. Games typically increase engagement as students work to solidify their understanding.

# Directions

1. To play with 16 students, print and cut out the definition cue cards and bingo boards on pages 2-7 of this document. Consider using card stock or laminating the cue cards to make them last longer.
2. Give one bingo board and a marker, or other coloring implement, to each student.
3. Draw a cue card at random and read the definition on it aloud (but don’t read the key term!).
4. Give students a chance to find the associated term on their boards and color it in (all boards contain all 19 terms). You can ask a student to volunteer the correct term — or keep the correct terms secret until one student thinks they have bingo!
5. Continue until one or more students get bingo. Because it’s a 4 x 5 grid, you can decide what counts (e.g., all four corners, four in a row, or a bonus for the first person to get five in a row).

## Bonus Play!

Once students are familiar with the terms, give them a bingo card + the definitions and have them listen for the terms and see how many they can mark off during a financial literacy activity such as a site visit or field trip.



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# Cue Cards for Financial Literacy Lingo Bingo

**A document used to plan and track the flow of money coming in (income) and going out (expenses), for a specific project or for overall finances.**

Budget

**Possessions that have economic value; some may additionally provide a financial return.**

Assets

**The yearly rate of interest that you pay on a debt such as a credit card or bank loan.**

Annual percentage rate (APR)

**Borrowing funds to buy something, with the understanding that payments will be due at a later time.**

Credit

**The official record of one’s debts and repayments; includes information from banks, credit card companies, and collection agencies; impacts your ability to borrow money in the future.**

Credithistory

**Payments for goods and services.**

Expenses

**Earnings that result from providing labor or other resources in the marketplace.**

Income

**Any fee associated with the cost of borrowing money.**

Finance charge

**A common-sense grasp of how money works and how to manage finances; having the skills and knowledge needed to make choices that maximize financial resources.**

Financial literacy

**The price associated with using someone else’s money; banks pay it to savers (to encourage them to make deposits) and charge it to borrowers.**

Interest

**An asset you put money into with the hope that it will grow (“appreciate”) into a larger sum of money; examples include stocks, bonds, and real estate.**

Investment

**A policy you can buy to help manage the risk of future losses or unexpected events; common types include home, auto, health, and life.**

Insurance

**An objective that a person or organization plans to achieve five or more years in the future.**

Long-term goal

**The smallest amount a person can pay in a given term (usually a month) to remain in good standing with a creditor.**

Minimum payment

**An objective that a person or organization plans to achieve in one to five years.**

Medium-term goal

**Income not spent on goods, services, other needs, or taxes that is set aside for future needs.**

Savings

**An interest-bearing deposit account at a banking establishment that is not typically used for transactions and has no maturity date.**

Savings account

**An objective that a person or organization plans to achieve within the next month or year.**

Short-term goal

**A person’s combined assets, including available cash and possessions that can produce income in the future.**

Wealth

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| A grid of squares with a hat and a camera  AI-generated content may be incorrect. | | | |  | A grid of squares with a hat and a camera  AI-generated content may be incorrect. | | | |
| **Budget** | **Assets** | **Investment** | **Income** |  | **Financial literacy** | **Annual percentage rate (APR)** | **Income** | **Medium-term goal** |
| **Finance charge** | **Medium-term goal** | **Expenses** | **Minimum payment** |  | **Savings** | **Assets** | **Investment** | **Savings account** |
| **Long-term goal** | **Credit history** | **Savings** | **Financial literacy** |  | **Credit** | **Wealth** | **Credit history** | **Interest** |
| **Piggy Bank with solid fill** | **Insurance** | **Credit** | **Savings account** |  | **Short-term goal** | **Expenses** | Piggy Bank with solid fill | **Minimum payment** |
| **Interest** | **Short-term goal** | **Annual percentage rate (APR)** | **Wealth** |  | **Insurance** | **Finance charge** | **Long-term goal** | **Budget** |

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| A grid of squares with a hat and a camera  AI-generated content may be incorrect. | | | |  | A grid of squares with a hat and a camera  AI-generated content may be incorrect. | | | |
| **Income** | **Insurance** | **Financial literacy** | **Budget** |  | **Annual percentage rate (APR)** | **Minimum payment** | Piggy Bank with solid fill | **Interest** |
| **Medium-term goal** | **Minimum payment** | **Expenses** | **Finance charge** |  | **Assets** | **Short-term goal** | **Wealth** | **Savings** |
| **Long-term goal** | **Annual percentage rate (APR)** | **Wealth** | **Credit** |  | **Budget** | **Income** | **Credit** | **Insurance** |
| **Short-term goal** | **Savings account** | **Credit history** | **Savings** |  | **Finance charge** | **Savings account** | **Investment** | **Medium-term goal** |
| **Assets** | **Interest** | Piggy Bank with solid fill | **Investment** |  | **Financial literacy** | **Credit history** | **Long-term goal** | **Expenses** |

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| A grid of squares with a hat and a camera  AI-generated content may be incorrect. | | | |  | A grid of squares with a hat and a camera  AI-generated content may be incorrect. | | | |
| **Credit** | **Savings account** | **Income** | **Investment** |  | **Insurance** | **Credit** | **Wealth** | **Long-term goal** |
| **Insurance** | Piggy Bank with solid fill | **Financial literacy** | **Long-term goal** |  | Piggy Bank with solid fill | **Budget** | **Savings Account** | **Short-term goal** |
| **Expenses** | **Short-term goal** | **Annual percentage rate (APR)** | **Medium-term goal** |  | **Investment** | **Expenses** | **Savings** | **Assets** |
| **Wealth** | **Interest** | **Budget** | **Finance charge** |  | **Medium-term goal** | **Credit history** | **Annual percentage rate (APR)** | **Interest** |
| **Savings** | **Minimum Payment** | **Assets** | **Credit history** |  | **Finance charge** | **Income** | **Financial literacy** | **Minimum payment** |

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| **Interest** | **Wealth** | **Expenses** | **Insurance** |  | **Expenses** | **Short-term goal** | **Savings Account** | **Annual percentage rate (APR)** |
| **Short-term goal** | **Minimum Payment** | Piggy Bank with solid fill | **Savings account** |  | **Income** | **Assets** | **Wealth** | **Medium-term goal** |
| **Finance charge** | **Annual percentage rate (APR)** | **Credit history** | **Assets** |  | **Long-term goal** | **Interest** | **Investment** | **Credit history** |
| **Savings** | **Financial literacy** | **Credit** | **Budget** |  | **Minimum payment** | **Budget** | **Credit** | Piggy Bank with solid fill |
| **Long-term goal** | **Medium-term goal** | **Investment** | **Income** |  | **Savings** | **Insurance** | **Finance charge** | **Financial literacy** |

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| A grid of squares with a hat and a camera  AI-generated content may be incorrect. | | | |  | A grid of squares with a hat and a camera  AI-generated content may be incorrect. | | | |
| **Credit history** | **Savings Account** | **Savings** | **Income** |  | **Investment** | **Insurance** | **Short-term goal** | **Expenses** |
| **Short-term goal** | **Long-term goal** | **Financial literacy** | **Credit** |  | **Financial literacy** | **Savings Account** | **Income** | **Long-term goal** |
| **Minimum payment** | **Expenses** | **Assets** | **Interest** |  | Piggy Bank with solid fill | **Credit** | **Annual percentage rate (APR)** | **Finance charge** |
| **Medium-term goal** | **Annual percentage rate (APR)** | **Investment** | **Insurance** |  | **Credit history** | **Wealth** | **Budget** | **Interest** |
| **Budget** | **Finance charge** | Piggy Bank with solid fill | **Wealth** |  | **Minimum payment** | **Savings** | **Assets** | **Medium-term goal** |

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| A grid of squares with a hat and a camera  AI-generated content may be incorrect. | | | |  | A grid of squares with a hat and a camera  AI-generated content may be incorrect. | | | |
| **Savings** | **Long-term goal** | **Assets** | **Savings Account** |  | **Budget** | **Investment** | **Annual percentage rate (APR)** | **Minimum payment** |
| Piggy Bank with solid fill | **Financial literacy** | **Finance charge** | **Minimum payment** |  | **Finance charge** | **Savings Account** | **Credit history** | **Wealth** |
| **Insurance** | **Budget** | **Income** | **Annual percentage rate (APR)** |  | **Interest** | **Assets** | **Insurance** | Piggy Bank with solid fill |
| **Credit history** | **Investment** | **Medium-term goal** | **Wealth** |  | **Expenses** | **Long-term goal** | **Credit** | **Financial literacy** |
| **Short-term goal** | **Expenses** | **Credit** | **Interest** |  | **Medium-term goal** | **Income** | **Short-term goal** | **Savings** |

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| A grid of squares with a hat and a camera  AI-generated content may be incorrect. | | | |  | A grid of squares with a hat and a camera  AI-generated content may be incorrect. | | | |
| **Investment** | Piggy Bank with solid fill | **Expenses** | **Savings Account** |  | **Interest** | **Income** | **Wealth** | **Insurance** |
| **Short-term goal** | **Savings** | **Budget** | **Interest** |  | **Medium-term goal** | **Financial literacy** | **Assets** | **Savings** |
| **Long-term goal** | **Minimum payment** | **Financial literacy** | **Assets** |  | **Finance charge** | **Credit** | **Long-term goal** | **Expenses** |
| **Credit** | **Annual percentage rate (APR)** | **Finance charge** | **Income** |  | **Minimum payment** | Piggy Bank with solid fill | **Credit history** | **Savings Account** |
| **Wealth** | **Medium-term goal** | **Insurance** | **Credit history** |  | **Investment** | **Budget** | **Short-term goal** | **Annual percentage rate (APR)** |

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| A grid of squares with a hat and a camera  AI-generated content may be incorrect. | | | |  | A grid of squares with a hat and a camera  AI-generated content may be incorrect. | | | |
| Piggy Bank with solid fill | **Credit history** | **Finance charge** | **Credit** |  | **Savings** | **Short-term goal** | **Investment** | **Annual percentage rate (APR)** |
| **Long-term goal** | **Wealth** | **Investment** | **Short-term goal** |  | **Credit history** | **Wealth** | **Medium-term goal** | **Financial literacy** |
| **Budget** | **Financial literacy** | **Expenses** | **Annual percentage rate (APR)** |  | **Minimum payment** | **Long-term goal** | **Budget** | **Income** |
| **Insurance** | **Savings** | **Interest** | **Assets** |  | **Interest** | Piggy Bank with solid fill | **Credit** | **Insurance** |
| **Savings Account** | **Income** | **Minimum payment** | **Medium-term goal** |  | **Finance charge** | **Expenses** | **Savings Account** | **Assets** |