**Partner Talk: Car Title Loans**

(Low Intermediate and Above)

Teacher: Edit this handout to include only the 10-12 words you need or want to emphasize with your learners.

| Word | Example Sentence | Partner Talk Sentence |
| --- | --- | --- |
| APR | The lender says the annual percentage rate (APR) is 12 percent. |  |
| application | Jane had to fill out an application to get a credit card. |  |
| approve | The bank approved Jane’s application. |  |
| borrow | Jack wants to borrow my car for three days. |  |
| consider | Do you want a salad or French fries? Consider your diet! |  |
| credit card | Dave used his credit card to buy a new winter coat. |  |
| credit counselor | Sam has a loan and can not pay it back. He will ask a credit counselor for advice. |  |
| credit union | I have a savings account at the credit union. |  |
| creditor | Dave owes money to several different creditors. |  |
| due | This bill is due on the 15th. |  |
| expensive | I want to buy a smart phone, but it is very expensive. |  |
| fee | Mike paid his bill late. The company charged a fee. |  |
| finance charge | If you owe money to a credit card company, you will pay a finance charge. |  |
| interest | The bank pays interest on savings accounts. |  |
| interest rate | The interest rate on my car loan is 3 percent. |  |
| lender | The lender must tell you the cost of your loan. |  |
| loan | Sarah got a loan to pay for her new car. |  |
| owe | Now Sarah owes money to the bank. |  |
| repay | Dave wants to repay all of his loans. Then he can save for a trip. |  |
| repossession | Joe needs his car to get to work. He is afraid of repossession. |  |
| roadside service plan | Susan felt safe when driving on the highway because of her roadside service plan. |  |
| title | I keep my car title in a safe place. |  |
| vehicle | Mike’s truck is his only vehicle. |  |