



Virtual 2 Reality – Quick Start

Preseason

1. Find an ad with fine print. What differences do you see in what the large print says vs. the fine print?
2. Research at local credit union and bank fees. Which financial institution would you choose and why?

| Platinum Access |

Now you can own anything, any time, anywhere

Introducing Platinum Access, the first card that automatically spreads your purchases into instalments¹. So you can shop for designer brands or indulge in a holiday with ease.

- Every purchase above \$100 will automatically be converted into 24 monthly instalments at an attractive interest rate of 5% p.a.² along with a small administration fee³.
- No forms to fill. No calls to make.
- For all those occasions when you do not want to pay in instalments, we have the perfect solution. Along with your Platinum Access Card, you will also get a **FREE** Standard Chartered Platinum Card⁴ which you can use just like a regular credit card.



\$100 cash rebate⁵ Yours when you charge to your Platinum Access Card

2X reward points⁶ forever

Free Companion Card

For more information, please call us on 1800 747 7000 or visit our branches today!

Terms and Conditions

1. Platinum Access Automatic Flexible Repayment Scheme Terms and Conditions apply.
2. An interest rate of 5% p.a. will be levied on the transaction amount and the total transaction amount inclusive of interest would be payable over 24 equal monthly instalments. The effective interest rate is 9.32% p.a.
3. 6% administration fee will be levied on the amount approved.
4. The Platinum Card is free for as long as you maintain your Platinum Access Card.
5. To qualify for the \$100 cash rebate, you must spend a minimum transaction amount of \$500 within one month of receiving your card. The \$100 cash rebate will be credited to your Platinum Access Card within three months from the relevant transaction date. The maximum cash rebates that each cardmember may receive is subject to a cap of \$100. Promotion ends 30 June 2007.
6. All transactions on Platinum Access will earn Std\$2 for every \$5 spent. Terms and Conditions of Standard Chartered Credit Card Rewards Programme apply.





THE NEIGHBORHOOD MOOD

Season 1: A Penny Saved Is A Penny Earned

1. Find a sale at a store (online or in person). What’s advertised? How are the claims deceptive? (limited stock/sizes, not a significant discount) Be careful using price-tracking apps they may not show the full pricing history.
2. Look at a SPAM email or text. How can you tell it’s SPAM?
3. Pick a credit union or bank and research how to report fraud and dispute a charge.
4. Find the terms of a rent-to-own item (TV, couch, etc.) and calculate the total cost of the item. Compare that vs. paying for the item outright.

From: OEM Supply King oshas@oemsupplyking.com
Subject: COVID-19 Safety supplies, free shipping
Date: 5 January 2021 at 18:30
To: [Redacted]

3M Masks, Nitrile Gloves, Wipes, Sprays, Sanitizing Stations & more.....
While Supplies Last - No Limits
Free Shipping
Shop our full line of PPE while supplies last

- Lysol, Clorox, Cavi, Super Sani & Purell Wipes
- Lysol Disinfecting Sprays
- 3M N95, Surgical and KN95 Masks
- Nitrile Gloves
- Hand Sanitizing Stations
- And more on our website.....

[Shop Now](#)

WE'VE GOT YOU COVERED!

Smart TVs as low as \$99⁹⁹
Stream your favorites on Disney+, Netflix, YouTube, Hulu and more.
[Shop Now](#)

75" LG
65" SAMSUNG
Insignia™ model NS-24DF310NA21 is \$99.99 (not pictured).

RENT-TO-OWN LEASE AGREEMENT
Rev. 1/30/20

This Rent-to-Own Agreement ("Agreement") is made and entered into as of the _____ day of _____, 20____, by and between _____ (address of landlord) (hereinafter referred to as "Landlord") and _____ (address of tenant) (hereinafter referred to as "Tenant"). Each Landlord or Tenant of Landlord or Tenant is hereby acknowledged to be a party to this Agreement individually as a "Party" and collectively as the "Parties."

WHEREAS, Landlord is the owner of certain real property located at _____ (address of property) with the legal description, _____ (legal description), hereinafter referred to as the "Premises"; and

WHEREAS, Landlord desires to lease the Premises to Tenant upon the terms and conditions as contained herein; and

WHEREAS, Tenant desires to lease the Premises from Landlord on the terms and conditions as contained herein; and

WHEREAS, Tenant desires to obtain an option to purchase the Premises at an agreed upon purchase price (the "Option to Purchase"), and has agreed to obtain additional property maintenance conditions in consideration of the Option to Purchase; and

WHEREAS, Landlord desires to grant to Tenant the Option to Purchase pursuant to the terms and conditions set forth herein;

NOW, THEREFORE, for and in consideration of the covenants and obligations contained herein and other lawful and legal considerations, the receipt and sufficiency of which is hereby acknowledged, the Parties hereto hereby agree as follows:

1. Premises. The Premises is a _____ (unit) _____ (bedroom(s)) and _____ (bathroom(s)) _____ (parking space(s)) _____ (storage space) _____ (The Premises is fully furnished _____ (if furnished)).
2. Term. Landlord agrees to lease to Tenant, and Tenant agrees to lease from Landlord, the Premises for a term beginning on _____ (and ending on _____) (and continuing month-to-month until either Landlord or Tenant terminates the Agreement by providing the other Party with proper written notice of termination) (the "Term"). The Term is subject to the Option to Purchase the Premises given to Tenant by Landlord as more particularly herein.
3. Rent. Tenant shall pay to Landlord a monthly rent of \$ _____ for the Term. Rent will be payable in advance and due on the _____ day of each month during the Term. The first (and last) rent payment(s) shall be due on _____.





THE NEIGHBOR MOOD

Season 2: Budgeting

1. Help create the grocery list (online or in person).
2. Review the family budget and see if there are areas to cut.

