

## ACTIVITY 2

### SAMANTHA'S DEBT OPTIONS

**Cost/Benefit Analysis:** A process of examining the advantages (benefits) and disadvantages (costs) of each available alternative in arriving at a decision.

*Directions: With your group, fill out the timeline, benefits, and costs for each of Samantha's debt repayment options. After you've completed the chart, decide as a group which option you'd choose if you were Samantha.*

	Option #1: Pay Dad \$20 for each lawn mowed	Option #2: Pay Dad only \$10 for each lawn mowed, but 5% interest for each lawn mowed	Option #3: Pay Dad nothing but give father 25% of all future earnings
Time To Pay?			
Benefits (Advantages)			
Costs (Disadvantages)			

**FINAL DECISION:** If you were Samantha, which option would you choose? Why?