

Here's the video transcript for your reference. For closed captioning, we recommend uploading the included SubRip (.srt) file along with your videos on Facebook or other social networks.

Borrowing Money

ROY: It's my favorite day today!

SAM: My birthday?

ROY: No. Why would your birthday be my favorite day?

SAM: I dunno. Also, my birthday's not 'til June.

ROY: Guys, it's pizza day! My favorite day is pizza day, and pizza day is on today, and... huhhhhh!

GROUP: Huh? What? What's wrong?

ROY: I forgot my lunch money. On pizza day.

BABY SHARK: I can help you with your predicament. I'll lend you the money.

ROY: Alright!

BABY SHARK: All you have to do is pay me back later.

ROY: Cool!

BABY SHARK: With interest.

ROY: OK. You will find I'm interested in lots of things, including... pizza!

JUNIOR: No. Interest is the extra money you pay, along with the money you borrowed.

BABY SHARK: But isn't it worth it for a hot, cheesy slice? I'll lend you the five dollars right now, and then you can pay me back, ohh I don't know, eight dollars later.

ERIN: That's three dollars in interest!

BABY SHARK: That's how it works with loans and credit cards. You get to enjoy something right now, and worry about paying for it later.

ROY: She has a point.

JUNIOR: That makes sense for really huge purchases, like houses or vehicles or other things that you really need in your life. That way, you can use those things while you're paying back the debt.

AMY: But you can't live in a pizza. Or drive one around.

BABY SHARK: Come on, wadda you say?

ROY: Hmm... No. I have five dollars at home, but not eight

dollars! I do love pizza, but I can't afford this loan.

BABY SHARK: Fine. Suit yourself.

SHARK FRIEND: Hey, aren't you allergic to gluten?

ROY: Hmm...

SAM: Wait! Stop! We all chipped in and got you this!

ROY: Thanks, guys! You're the best!

AMY: Ahh, don't worry. You can pay us back later.

JUNIOR: When people use credit cards or take out a loan, they receive money now and agree to repay the lender in the future, with interest. What do you think are some good and bad examples of using money this way?