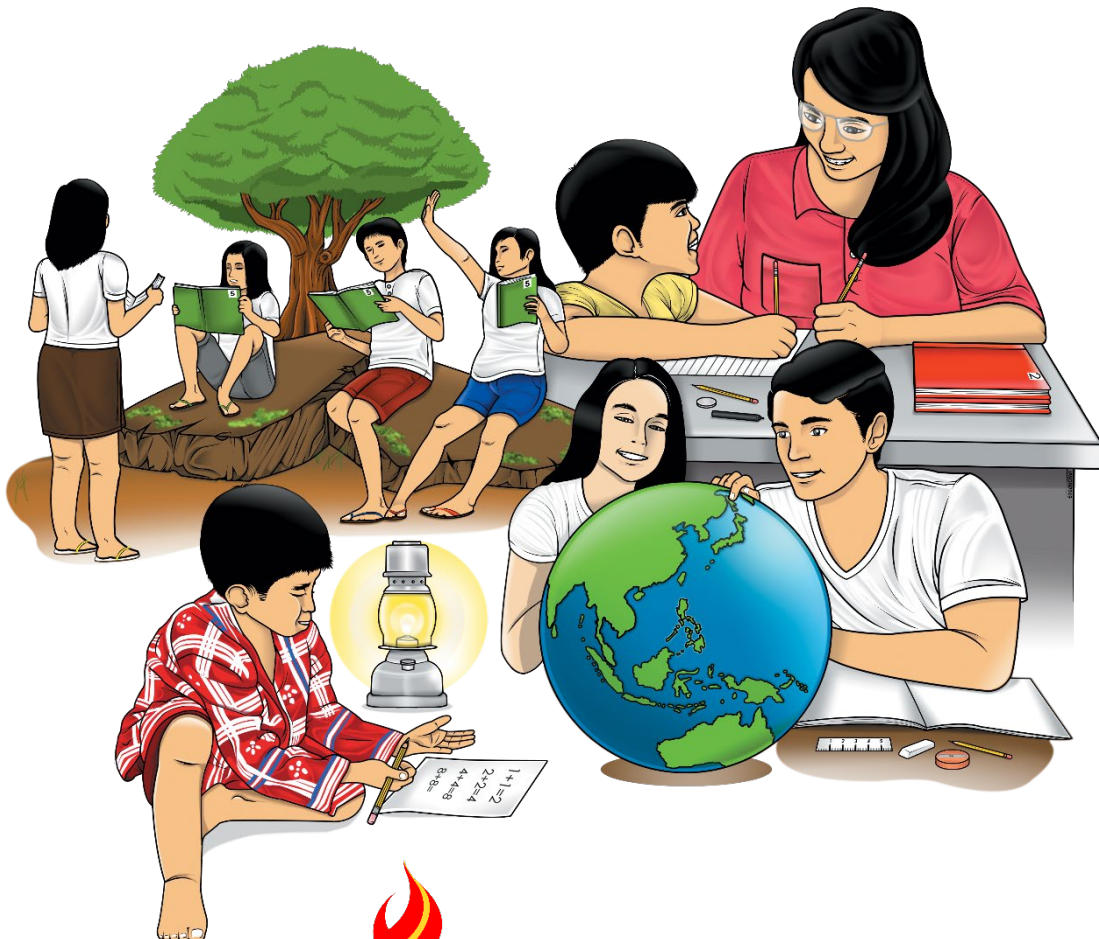


Senior High School

General Mathematics

Quarter 2 – Module 11:

Business and Consumer Loans



General Mathematics
Alternative Delivery Mode
Quarter 2 – Module 11: Business and Consumer Loans
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Senior High School

General Mathematics

Quarter 2 – Module 11:

Business and Consumer Loans

Introductory Message

This Self-Learning Module (SLM) is prepared so that you, our dear learners, can continue your studies and learn while at home. Activities, questions, directions, exercises, and discussions are carefully stated for you to understand each lesson.

Each SLM is composed of different parts. Each part shall guide you step-by-step as you discover and understand the lesson prepared for you.

Pre-tests are provided to measure your prior knowledge on lessons in each SLM. This will tell you if you need to proceed on completing this module or if you need to ask your facilitator or your teacher's assistance for better understanding of the lesson. At the end of each module, you need to answer the post-test to self-check your learning. Answer keys are provided for each activity and test. We trust that you will be honest in using these.

In addition to the material in the main text, Notes to the Teacher are also provided to our facilitators and parents for strategies and reminders on how they can best help you on your home-based learning.

Please use this module with care. Do not put unnecessary marks on any part of this SLM. Use a separate sheet of paper in answering the exercises and tests. And read the instructions carefully before performing each task.

If you have any questions in using this SLM or any difficulty in answering the tasks in this module, do not hesitate to consult your teacher or facilitator.

Thank you.



What I Need to

Previously, you have learned about the difference between stocks and bonds. We said that stocks are the ownership shares you buy from a company while bonds are a form of long-term investment issued by a corporation or government where the purchaser becomes a creditor of the company. You now also have the background on how to describe different markets for stocks and bonds as well as the skills in analyzing different market indices for stocks and bonds.

Now, you are about to begin another module in General Mathematics. This module was designed and was written with you in mind. It is here to help you learn the concepts of business loans and consumer loans. The scope of this module permits it to be used in many different learning situations. The language used recognizes the diverse vocabulary level of students. The lessons are arranged to follow the standard sequence of the course. But the order in which you read them can be changed to correspond with the textbook you are now using.

Are you ready for the new lesson? Fasten your seatbelt and focus on the world business and consumer loans.

After going through this module, you are expected to:

1. define loan and its related terms;
2. illustrate business loan and consumer loan; and
3. distinguish business loan from consumer loan.



What I Know

Let's find out how far you might already know about this topic! Please take this challenge! Have Fun!

Directions. Choose the letter of the best answer. Write the chosen letter on a separate sheet of paper.

1. What do you call the money borrowed that may be used for a business purpose?
 - a. business loan
 - b. collateral
 - c. consumer loan
 - d. mortgage

2. What do you call an asset used to secure the loan that may be real estate or other investments?
 - a. business loan
 - b. collateral
 - c. consumer loan
 - d. mortgage

3. What is the term coined as the time it takes to pay the entire loan?
 - a. collateral
 - b. credit report
 - c. due date
 - d. term of the loan

4. Which of the following is money lent to an individual for personal or family purposes?
- a. business loan
 - b. collateral
 - c. consumer loan
 - d. mortgage
5. What do you call a person who guarantees to pay for someone else's financial obligation if the borrower fails to do so?
- a. amortization
 - b. collateral
 - c. guarantor
 - d. mortgage
6. Which of the following is **not** an example of a business loan?
- a. cash flow loans
 - b. credit cards
 - c. invoice financing
 - d. micro loans
7. Which of the following is **not** an example of a consumer loan?
- a. asset-based financing
 - b. car loans
 - c. mortgages
 - d. student loans
8. Which of the following statements about the interest rate of consumer and business loans are correct?
- a. The business loan has higher interest than a consumer loan.
 - b. Consumer loan has a higher interest rate than a business loan.
 - c. Consumer loan and business loan are always equal in interest rates.
 - d. The business loan has no interest rate, unlike consumer loan.

9. Which of the following statements about terms of payment for consumer and business loans are correct?
- a. The business loan has a longer term of payment than a consumer loan.
 - b. Consumer loan has a longer term of payment than a business loan.
 - c. Consumer and business loans are always equal in terms of payment.
 - d. Consumer loan has no specific term of payment, unlike a business loan.
10. Which of the following is not a required document if you are applying for a business loan.
- a. certificate of employment
 - b. company's financial statement
 - c. credit report
 - d. income tax return

For 11-15. Identify the following situations and write a if it is a business loan, b if the situation is a consumer loan, c if the situation is both a business loan and a consumer loan, or d if the situation is neither a business loan nor a consumer loan.

- _____ 11. Mr. Tuazon wants to have another branch of his car repair shop. He decided to apply for a loan that he can use to pay for the rentals of the new branch.
- _____ 12. Mrs. Morales runs a trucking business. She wants to buy four more trucks for the expansion of her business. She applied for a loan in a bank worth ₱5,000,000.00
- _____ 13. Margarita decided to take her family for a vacation. To cover the expenses, she decided to apply for a loan.
- _____ 14. John Rey decided to purchase a condominium unit near his workplace. He got a loan worth ₱3,000,000.00
- _____ 15. Mr. Malonzo renovated his house for ₱100,000.00 This was made possible because of an approved loan worth ₱85,000.00

Lesson

1

Illustrating and Distinguishing Business and Consumer Loans

According to Max of the movie **The Adventures of Sharkboy and Lavagirl**, “Dream a better dream, then work to make it real”. If you have a big dream, you should have an extra bigger persistence to achieve that dream. If you want to buy something big and expensive, you have to save for it. If you want a car, a house, or if you want to start your own business, you have to deal with it diligently. Right?

But in this world of modern business, you have the option to achieve these dreams or buy what you want instantly. By just paying a certain amount at a certain period and interest, you can have the money. Yes, you are right, we can apply for loans.

And to know more about loans, welcome to this module. This lesson will give you insights on the basic concepts of loans specifically on business and consumer loans. At the end of this module, you should be able to decide wisely on the appropriateness of business and consumer loans and its proper utilization. Are you all ready?



What's In

Before we dig into the main topic of this module - the business and consumer loans, let us have first the background on the concepts of LOANS.

The basic concepts of loans are very familiar to all of us. Through loans, any individual can receive assistance in addressing financial needs from different lending corporations. Loans are not just limited to borrowing money in a bank to finance business expansion, but also covers the use of credit card, amortizing appliances and many more.

Activity:

Directions. The following statements describe the basic terms related to the topic of this module that you are most likely familiar with. Rearrange the jumbled letters to reveal the answer. Write your answer in the given space.

_____ 1. It is a financial obligation of paying someone a certain amount for the use of his or her money. **(ONAL)**

_____ 2. It is the amount paid to borrow money **(STEINERT)**

_____ 3. It is the amount of money that the loan applicant requests to borrow. **(ALPNIRICP)**

_____ 4. It is the payment or interest level used to determine a borrower's monthly payment. **(TEAR)**

_____ 5. It is the maturity or length of time over which a loan extends, for instance one year, five years, or more. **(EMRT)**



What's New

Read the story of two best friends, analyze their situation, and try to answer the questions below.

Best Friends Forever

Bessy and Conny are childhood best friends since elementary. Even their parents are also friends and treat each other as family. The two girls went to same school up to college but with different courses. Conny took up Architecture while Bessy got into Business Administration. But even though they were not in the same college, they see to it that they still have time to each other especially at times that they need someone to lean on and a shoulder to cry on.

Because of their dedication, hard work and innate intelligence, there is no doubt that both of them graduated as Cum Laude. Bessy and Conny have big dreams. They are dreaming not only for themselves but for their family. The Filipino culture of close family ties was very evident among them.

One day, after graduation Bessy and Conny talk to each other and discuss their plans.

“Hi sister, how are you today” Bessy said.

“I’m good sister, how about you? Conny asked.

“I’m also fine sis” Bessy said.

“So, what’s our plan sis? Now that we graduated from college, it’s our turn to help our family”, Conny said.

“Yeah, I am planning to expand our family business so that I could practice my degree at the same time I could help my parents” Bessy said.

“That’s a good plan. I also want to practice my degree in Architecture. That’s why I want to build a new house for my family. I want to give my parents their dream house” Conny replied.

“We really have big dreams sis, but we are just starting, how can we do that?” Bessy asked.

“Well, my uncle is working at North-South bank and they offer loans that we can pay while working with our plans.” Conny explained.

“I think that is a good idea sis. We will be working hard to make a good payment for that loan at the same time we could start with what we are dreaming of.” Bessy said.

The next morning, Bessy and Conny went to the bank to apply for their loans. After talking to the bank manager, accomplishing all the forms and submitting all the requirements, their loans were approved.

“How your application sis” Bessy asked.

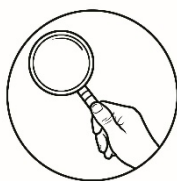
“It’s okay, they asked me for a collateral and I submitted an income tax return and a bank statement. Then they give me 10 years as the term of my loan at 6.5% annual interest” Conny explained.

“Hmm, I see. Well, I was also asked for a collateral so I gave the title of our house. They also require the owners of our business who happened to be my parents as guarantors. I was also asked to submit credit report, income tax returns and our business’ financial statement. They only give me 5 years to pay my loan at 10% interest rate.” Bessy also explained.

Even though they applied for different loans, good thing that it was both approved. And the two promised to make the best out of the money lent to them to start their dreams.

Questions:

1. Who among them applied for a loan easier? Why do you say so?
2. What were the requirements asked for the approval of their loans?
3. In what way do you think Bessy’s loan is different from Conny’s loan?
4. Do you think applying for a loan is good or bad?
5. If you will apply for a loan, what will be your plan so that you will never fail in paying it?



What is It

The story of Bessy and Conny aside from it's a story of best friends, it is also a story of two different kinds of loans - the **business loan** and **consumer loan**.

A business loan is what Bessy applied for. A **business loan** is money lent specifically for a business purpose. It may be used to start a business or to have a business expansion. The business loan includes microloans, invoice financing, mezzanine financing, bank loans, asset-based financing, cash flow loans, as well as business cash advances. On the other hand, Conny applied for a **consumer loan** which is money lent to an individual for personal or family purposes. Consumer loan includes credit cards, mortgages, home equity lines of credit, refinances, auto loans, student loans, as well as personal loans.

While reading the story, you also encountered the following terms:

- Collateral – assets used to secure the loan. It may be real estate or other investments
- Term of the loan – time to pay the entire loan
- Guarantor – a person who guarantees to pay for someone else's financial obligation if the borrowers fail to do so.

Business Loan versus Consumer Loan

Term of Reference	Business Loan	Consumer Loan
Collateral	May require collateral (real estate, other investment, equipment, fixtures or furniture)	May also require a collateral
Guarantor	Require the business owner to sign as guarantor	Does not usually require a guarantor
Documents	The lendee has to submit a credit report, income tax returns and the company's financial statement.	The lendee may require a credit report, bank statements, and income tax return. If he/she is employed, a certificate of employment and employee pay slips will be submitted.
Term of the Loan	Shorter-term	Longer-Term
Interest rate	Higher interest	Lower interest rate

Examples:

1. Andrea, a hardworking transwoman who recently finished her short course on hair and makeup is planning to put up her small salon. She was advised by her friends to apply for a bank loan. Which loan will she apply? A business loan or a consumer loan?

Answer: Andrea needs a business loan since she is planning to use the money to start her salon business.

2. Mr. Zion is an environmentalist who is planning to conduct a mangrove planting at Brgy. Barra. He wants to cover all the expenses for this activity, but he realized that his money is not enough. Hence, he needs to borrow money to finance his advocacy. Is he going to apply for a business loan or a consumer loan?

Answer: Mr. Zion will apply for a consumer loan since the money that he will borrow is for the finances of his activity.



What's More

Activity 1.1

Directions. Identify whether the following statements are TRUE or FALSE. Write **T** if the underlined word/s is/are correct for the statement, otherwise write the correct word/s to make the statement correct.

- _____ 1. Business loans are money used to finance a business or to start a new business.
- _____ 2. Credit cards and car loans are example of business loans.
- _____ 3. Guarantors are the assets used to secure a loan which include real-states or investments.
- _____ 4. Consumer loan has higher interest rate than business loan.
- _____ 5. Consumer loan has longer term of payment than business loan.

Activity 1.2

Directions. Identify whether the following illustrates a business loan or a consumer loan. Write **BL** if the situation shows business loan and **CL** if it states a consumer loan.

1. Mr. Manzano plans to have a barbershop. He wants to borrow some money from the bank to buy the equipment and furniture for the barbershop.
Answer: _____
2. Margareth is planning to take up Engineering as her college course. To support her, Mr. And Mrs. Alvar, her parents, borrowed money from the bank for her financial needs.
Answer: _____
3. Because of his love for our country, Mr. Razo always conduct an Independence Day presentation to his barangay. However, because of COVID - 19, he got a problem with his business and need extra money to finance his advocacy. He realized that he needs to borrow money from the bank to continue his annual Independence Day activity.
Answer: _____
4. Mr. Bonifacio wants to renovate their 100-year old ancestral house in Sariaya, Quezon which was also identified as a historical house in the province. He wants to repair the ceiling in preparation for the rainy season. He will borrow some money from the bank to finance this plan.
Answer: _____

5. Mr. Santiago owns the *Kakanin* food cart business. He wants to put another food cart on a new mall in Tayabas City. He decided to have a loan amounting to ₱100,000.00 to establish the new business.

Answer: _____

6. In preparation for the online learning of her children due to the COVID-19 pandemic, Mrs. Castro decided to buy laptops for them and got an internet connection. But because of short in budget, she needed to borrow money amounting to ₱80,000.00 for this school preparation.

Answer: _____

7. Instead of working as a Manager in a certain company, Mr. De Guzman decided to leave his job and put up an internet cafe instead. To finance his business, he borrowed money from a Kabayan Bank.

Answer: _____

8. Because Anna believed that Filipinos are truly honest, she decided to put up an Honesty Bookstore in front of Excellence National High School. Everyone can get what they need and pay for it without anyone in the cashier. But before she can own this shop, she borrowed ₱1,000,000.00 from the bank to finance the expenses in putting up this bookstore.

Answer: _____

9. Yzzyr excelled in Science and even won various competitions relative to Applied Science. At the back of her achievements are her supportive parents. Before she invented the COVID-19 scanning robot, her parents need to finance her project with a big amount. To help her, they even borrowed money from the bank just for her to finish her invention.

Answer: _____

10. Xandria really loves her family. They supported her in all her endeavors. As return of gratitude, she promised them that they will make a tour to great places in the world. To realize her promise, and to help her finance their tour, she applied for a personal loan amounting to ₱200,000.00 to Bank XY.

Answer: _____



What I Have Learned

A. Directions. Using your own words, please complete the following statements to reveal what you have learned to the topic. Write your answers on the given space.

1. Business loan is a money

2. Consumer loan is intended for

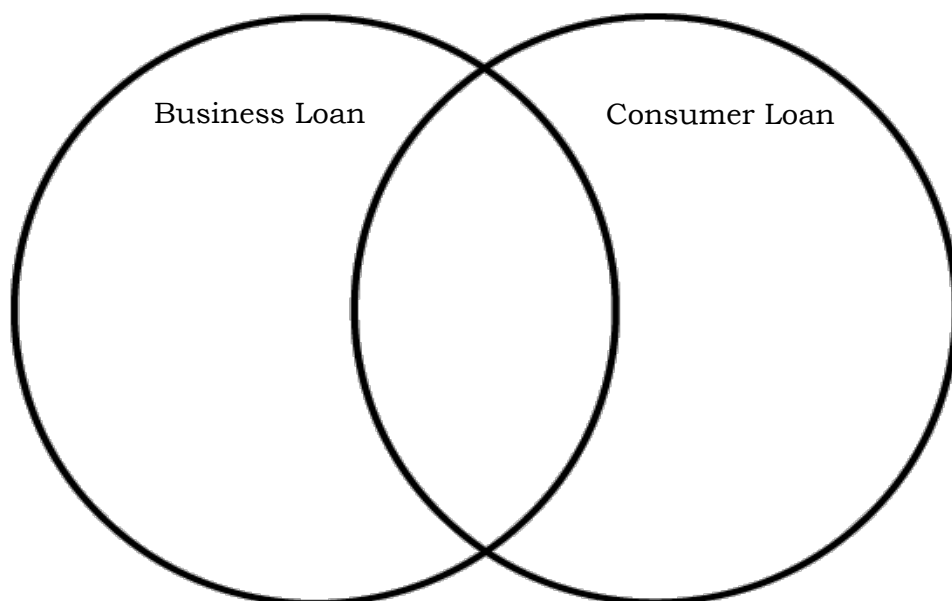
3. Collateral is

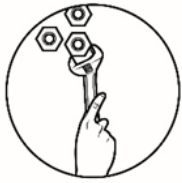
4. Guarantor is the person

5. Term of loan is about

B. Directions. Using the Venn Diagram, write words or statements that will compare

business from consumer loans.





What I Can Do

To see whether you imbibe the idea of business loan and consumer loan, please do any of the following application activities.

A. Comic strip

Make a 4-panel comic strip showing a scenario in a bank where a person is doing a business loan, while the other one is a consumer loan.

B. Short story

Write a short story of a family who applied for either a business loan or a consumer loan showing how they struggle but, in the end, become successful because of the loan they got.

C. Jingle or Rap

Make a short jingle or a rap illustrating and distinguishing business loan and consumer loan. (You may also submit a video to your teacher if your facilities allowed.)

Please be guided by these rubrics.

Comics Strip

Category	4	3	2	1
Basic Elements (Title, four completed panels)	Comic strip contains all elements in a creative, organized form.	Comic strip contains all elements	Comic strip is missing one basic element.	Comic strip is missing two or more basic elements.
Content	Comic strip clearly shows the ideas of business and consumer loans including all the elements (documents etc.)	Shows the ideas of business and consumer loans but with missing one element (documents etc.)	Shows the ideas of business and consumer loans but with missing two or more elements (documents etc.)	Just show difference between consumer and business loans without including the elements.
Illustrations	Strip contains four completed (colored) drawings in a creative, organized format.	Strip contains four completed (colored) drawings.	Strip contains three completed (colored) drawings.	Strip contains two or fewer completed (colored) drawings.
Grammar	There are no more than two errors.	There are no more than three errors.	There are no more than four errors.	There are five or more errors.

Short Story

Category	Very Good (16–20)	Good (11–15)	Fair (6–10)	Needs Improvement (1–5)
Content: Originality of ideas; Appropriateness of the ideas of business and consumer loans; Development of characters and plot Other points of interest, e.g. use of dialogue, point of view, irony, symbolism, theme				
Organization: Plot structure, e.g. orientation, complication, climax, resolution; Coherence and cohesion of ideas; Paragraphing; Other points of interest, e.g. flashback, story within a story, transitions, twist				
Language and style: Range and appropriateness of vocabulary; □ Range and accuracy of grammar structures; Accuracy of spelling, capitalization, punctuation; Appropriateness of tone and register ; Use of narrative writing techniques, e.g. varying short and long sentences, appealing to the five senses, withholding details to create suspense; Use of literary devices, e.g. alliteration, onomatopoeia, simile, metaphor, personification				

Jingle/Rap Making

	4	3	2	1
Lyrics	The lyrics are catchy and he/she discusses the concepts of business and consumer	The lyrics are catchy and he/she discusses the concepts of business and consumer loans well.	The lyrics are somewhat catchy and he/she discusses some the concepts of business and	The lyrics are not catchy and lack the discussion of the concepts of business

	loans well and complete.		consumer loans.	and consumer loans.
Melody	Contains 3 or more qualities of an effective jingle/rap: short, catchy, simple or repetitive.	Contains 2 qualities of an effective jingle/rap: short, catchy, simple or repetitive.	Contains 1 quality of an effective jingle/rap: short, catchy, simple or repetitive.	Lack of qualities of an effective jingle/rap: short, catchy, simple or repetitive.
Presentation	Excellent creativity; very well through out	Some creativity; most parts appeared to have been well throughout.	Little creativity; few parts appeared to be well throughout.	Lacks creativity; not well through out



Assessment

Directions. Choose the letter of the best answer and write it on a separate sheet of paper.

1. What do you call the loan that intends to spend for personal, family or household purposes?
 - a. business loan
 - b. collateral
 - c. consumer loan
 - d. mortgage

2. What do you call the loan that is usually made to fund a company's operating expenses and other financial needs?
- a. business loan
 - b. collateral
 - c. consumer loan
 - d. mortgage
3. What term is given to a person who guarantees to pay for someone else's financial obligation if the borrowers fail to do so?
- a. amortization
 - b. collateral
 - c. guarantor
 - d. mortgage
4. Which of the following is an example of a business loan?
- a. auto loans
 - b. credit cards
 - c. mezzanine financing
 - d. mortgages
5. Which of the following is an example of a consumer loan?
- a. asset-based financing
 - b. car loans
 - c. invoice financing
 - d. micro loans

6. Which of the following statement about the interest rate of consumer and business loans is correct?

- a. The business loan has higher interest than a consumer loan.
- b. Consumer loan has a higher interest rate than a business loan.
- c. Consumer and business loans are always equal in interest rates.
- d. The business loan has no interest rate, unlike consumer loan.

7. Which of the following statement about terms of payment for consumer and business loans is correct?

- a. The business loan has a longer term of payment than a consumer loan.
- b. Consumer loan has a longer term of payment than a business loan.
- c. Consumer and business loans are always equal in terms of payment.
- d. Consumer loan has no specific term of payment, unlike a business loan.

8. Which of the following is not a required document if an employee is applying for a consumer loan?

- a. certificate of employment
- b. company's financial statement
- c. credit report
- d. employee's pay slip

For 9-15. Identify the following situations and write **a** if it is a business loan, **b** if the situation is a consumer loan, **c** if the situation is both a business loan and a consumer loan, or **d** if the situation is neither a business loan nor a consumer loan.

- ___9. Mr. Enriquez owns a lemon juice cart business. He wants to put another juice cart on a new mall in the other city. He decided to have a loan to establish a new business.
- ___10. Mr. Gozon wants to have another branch of his barbershop. He decided to apply for a loan amounting to ₱100,000.00 that he can use to pay for the rentals of the new branch.
- ___11. Andrew has a computer shop. He owns 10 computers. He decided to borrow some money from the bank to buy 10 more computers.
- ___12. Ann decided to take her family for a vacation in Palawan, Cebu and Bohol. To cover the expenses, she decided to apply for a loan amounting to ₱100,000.00
- ___13. Mrs. Amor runs a recruitment agency. She wants to put up another office tin the province. She applied for a loan in a bank worth ₱2,000,000.00
- ___14. Mr. Agoncillo renovated his house for Php 90,000. This was made possible because of an approved loan worth ₱85,000.00
- ___15. Mark decided to apply for a car loan since his work is very far from his residence. He got a car loan worth ₱1,500,000.00



Additional Activities

If ever you come across in either business or consumer loans, give your thoughts on the following statements showing how to manage loans effectively (Security Bank Team).

1. Borrow for the right reasons.

_____.

2. Borrow only for what you need.

_____.

3. Know how much you can afford to pay.

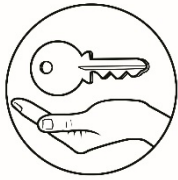
_____.

4. Choose the right loan facility.

_____.

5. Monitor your cash flow, specially your spending.

_____.



Answer Key

<p>Assessment</p> <p>1. c 2. a 3. c 4. c 5. b 6. a 7. b 8. b 9. a 10. a 11. a 12. b 13. a 14. b 15. b</p>	<p>What I Know</p> <p>1. a 2. b 3. d 4. c 5. c 6. b 7. a 8. a 9. b 10. a 11. a 12. a 13. b 14. b 15. b</p>	<p>What's More</p> <p>Independent Practice 1. T 2. Consumer Loan 3. Collateral 4. Lower 5. T</p> <p>Independent Assessment 1. a 2. b 3. b 4. b 5. a 6. b 7. a 8. a 9. a 10. b</p>
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<p>What is in</p> <p>1. LOAN 2. INTEREST 3. PRINCIPAL 4. RATE 5. TERM</p>
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