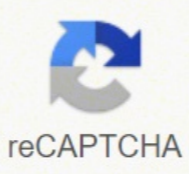


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## Emotion cards for autism free

CC0/TheDigitalWay/Pixabay Whether you are looking to apply for a new credit card or are just starting out, there are a few things to know beforehand. Here we will look at what exactly a credit card is, what the benefits and detriments to having one are, what first-timers should be looking for, and other options available if credit cards don't seem like a good fit. What is a Credit Card?A credit card is a wallet-sized plastic card that is issued by banks and retailers which give the owners the ability to purchase whatever goods they want within their given credit limit, even if they don't have enough money. They essentially borrow money from the bank for the time being, which the owner will, in turn, have to pay back within a given time frame, usually within 25-30 days. Easy, right? Hold on. Before rushing out and finding numerous credit cards that you want to apply for and going on a crazy shopping spree, there are a few things to consider.The Credit Card CostDepending on the individual and the amount of research done ahead of time, credit cards can come at a costly price. Some credit cards may have an annual fee ranging from \$30-500 that is automatically taken from your account. The gold and platinum cards will have these higher fees as they also come with more benefits, but even some of the entry cards will have annual fees. Research beforehand what they may be, and if you can apply for a free credit card rather than one that is full of fees. Always look at the Annual Percentage Rate (APR) as well before applying. According to Consumer Finance, the interest rate is the price for borrowing money which is known as the annual percentage rate (APR). Paying the APR can be avoided though if your balance is paid in a timely manner each month. Why You Should Get a Credit CardHaving a credit card is great in that it is safer than carrying a large amount of cash, easy to cancel if it is lost or stolen and helpful as it allows you to purchase large items immediately rather than having to wait until the cash is available. You then just have to pay small amounts each month. When you apply for a credit card you also build credit, which can be useful in the future if you are looking to take out a large loan or mortgage. By proving you can pay your bills in a timely fashion, future lenders are more likely to give you the loans. Those that have a high credit score are more likely to be approved for a gold or platinum card which offers more attractive rewards such as extended warranties, limited purchase protection on items that are lost, damaged or stolen and 5-6% cash back on items such as groceries and gas. If you have a strong credit score, it is worth looking into what perks various credit cards have to offer as all credit cards apply different terms and conditions. Why You Shouldn't Get a Credit CardThere are also some downsides to having a credit card if it isn't used properly Once you apply for your credit card online, make sure to keep a close eye on when balances are due. Just as using a credit card can be great for one's credit scores, it can also be detrimental if balances aren't paid on time. It is also very easy to lose track of how much is being spent so be vigilant to when payments are due as late payment may hurt you in the future. First Time ApplicantsFor those that are first-time credit card users, apply through your bank and see what offers they have. Often it is much more difficult for first-time applicants to receive low APRs as they have no credit history to prove they will reliably make their monthly payments. But there is no time like the present to start creating a good credit score. If you are still having trouble getting your first credit card, look at potentially applying for retail credit cards as they are usually easier to get approval for but have a much higher APR and low spending limits. Another idea would be to get a secured credit card which would require first giving a cash deposit, making it safer for the company. If you aren't a big shopper and are still having trouble, see if you can find a co-signer, which is usually a family member. This would mean that if you don't pay your balance, the co-signer is responsible for it. Debit CardIf this all sounds too risky, skip getting a credit card and apply for a debit card or pre-paid debit card instead. One of the great things about debit cards is that they won't allow you to spend more than what you have, which is the main risk of credit cards. They also don't have monthly payments you need to worry about nor interest rates. One thing to consider though is that this won't have any effect on your credit history which may be frustrating for some, but good for others. MORE FROM LIFE123.COM There are so many ways to use a set of emotions cards with children, at home and school. These activities are particularly valuable as children are learning to recognise and regulate their own feelings and emotions, as well as learning to recognise and empathise with the emotions of others. Today I am sharing a free set of 12 printable emotions cards and eight fun game suggestions you can play with them. These are great to play with preschoolers right through to school aged children. 8 Ways to Play & Learn With Emotions Cards 1. Making Faces Place a set of cards face down on a stack. Turn over the top card. Have your child name the emotion and make a face to match. 2. Guess the Emotion Spread out a set of cards face up. Take turns to choose a card but don't tell the other players which you have chosen. Make a face and see if the other players can guess which card you chose. 3. The Way I Feel Story Game Spread out a set of cards face up. Take turns to choose a card but don't tell the other players which you have chosen. Tell a short story about a time you felt like that and see if the other players can guess which card you chose. 4. Matching Emotions Print two sets of the cards (complete with the backing pattern on the reverse side) to make your own Concentration style matching game. To play, spread out all cards face down. Take turns turning over two cards at a time. If you find a match, you keep that pair of cards. RELATED: Check out the other handy resources in our Feelings & Emotions Resource Library. 5. Story Emotions Lay out 3-4 cards. Using a small figurine, tell a short story about the toy. For example - "Peppa's balloon popped." Ask your child to put the figurine on the card that shows how Peppa would feel if this happened. 6. Positives and Negatives Sort a set of cards into positive and negative emotions. Discuss why each emotion is in the nominated group. 7. Supporting Our Friend's Emotions Choose an negative emotion and talk about ways to speak to and support someone who we can see feels this way. Practice saying these words by role playing being a friend who supports the emotions of others. 8. Emotions Snap Print multiple copies of the cards (complete with the backing pattern on the reverse side) to make your own Snap game card pack - you'll need at least four sets. Shuffle the cards for a game of Snap. To print your Emotions Cards Download the Emotions Cards PDF here: Feelings and Emotions Matching Cards. The PDF includes 12 emotions cards and a backing sheet to be printed on the back of the cards. Print the cards onto matte photo paper or lightweight cardstock. Re-insert the card sheets into the printer and print the backing paper on to the reverse side of these pages. Cut out the cards and laminate for durability. Having trouble accessing or downloading the file? Please try a different internet browser. Please note: All Childhood 101 printables are for personal use only. you may not use any part of this content for commercial purposes-that includes selling the document, giving it away to promote your business or website, or printing the file to sell. You may not share, loan or redistribute these documents. Teachers may use multiple copies for students in their own classroom. More from our Feelings & Emotions Resource Library: Christie Burnett is a teacher, presenter, writer and the mother of two. She created Childhood 101 as a place for teachers and parents to access engaging, high quality learning ideas. Parents and educators often struggle to help children with autism communicate their feelings. When children with autism have trouble recognizing and communicating how they feel, it may contribute to inappropriate behaviors such as tantruming and aggression, or even increased social withdrawal. If our kids could tell us how they feel, they would be less frustrated, and we would be better able to help solve their dissatisfaction. Unfortunately teaching children with autism to understand and identify their feelings is a complex task.... After all, many so-called "normal" adults struggle to communicate their feelings! Stages Learning Materials offers an 80-Card set of Emotion Cards which help children with autism identify and discuss different feelings and emotions. Half of the images are against a plain background, showing only the upper body and face, and clearly depicting a single emotion, so the children can begin to understand and recognize basic facial expression. The remaining cards show people in real situations and activities with natural settings and contexts, inviting discussion about a range of emotions, why the people may feel that way, and possible responses to these feelings. Once you can help your child recognize and identify basic emotions, you can work toward helping them identify when they are experiencing those feelings. If your child is pre-verbal, you may consider having the photos accessible, so that if you need to, you can ask them to point to a card that identifies the way they feel. Download 8 FREE Language Builder Emotion Cards today to start teaching kids with autism about emotions!

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