1. **Cover letter** from: Marsha Goetting, MSU-Extension; Joel Schumacher, MSU-Extension; Kelly Bruggeman, First Interstate BancSystem Foundation; and Karen Smith, Montana Credit Unions for Community Development

2. **Teaching guide** with teacher’s answer key for:
   a. “Taking Credit Cards by the Horns” worksheet
   b. “Credit Card Trivia” worksheet
   c. Credit Card Situations
      - Matt
      - Mary
      - Chris and Bethany
   d. “Tempted to Buy More on Your Credit Card” worksheet

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**Student Worksheets**

1. Understanding Credit
2. “Taking Credit Cards by the Horns” worksheet
3. “Credit Card Trivia” worksheet
4. Matt Situation
5. Mary Situation
6. Chris and Bethany Situation
7. “Tempted to Buy More on Your Credit Card” worksheet
8. “The Case of the Missing Money, $920 Snack, and Where Can I Find Money to Boost my Credit Card Payments!” worksheet
9. Credit Card Tracker: Description for Use and Ordering More
10. Credit Card Smarts™ Slide Calculator ([Order](#))
11. Credit Card Tracker (EB-168) ([Order](#))

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