Grab & Go Mini Programs
Designed for 15-20 Minute Presentations

Are you Credit Card $avvy?

Date of Program: ___________________  Group Name: ___________________________
Number of participants: ________________

“Attention” Getter
- As participants enter room, give them dots to place answers on Question Sheets or you can use the Guesstimate version.
- How many of you use credit cards to make purchases? (Wave Credit Cards)
- How many of you use cash to make purchases? (Wave Cash)
- Most people use both, the secret is to “use” but not “abuse” credit cards

Talking Points
- Making a minimum payment on credit cards costs a lot
- Average credit card balance in 2008 was $10,728
- Show interest charges, (number of years to make monthly payments on) $10,000 credit card debt [Orange Side]
- Show savings from making payments of 4% of balance or 6% of balance [Blue Side]
- Show interest charges, (number of years to make monthly payments on) $7,000 credit card debt [Orange Side]
- Reveal true cost of credit purchases of $50, $100, $250, $500, & $1,000 [Bottom of Blue Side]

Handouts for Participants
- Credit Card Smarts Slide Calculator™ (*order from Keri Hayes at khayes@montana.edu*)
  - Provided with funding from:
    - First Interstate BancSystem Foundation
    - Montana Credit Unions for Community Development
    - MSU Extension
- Credit Card Tracker (EB 168) (*order from Extension Publications at orderpubs@montana.edu or call 406-994-3273.*

Evaluation Quickie (*calculate percentages after the meeting and place on form*)
- How many of you plan to share your Credit Card Smarts Slide Calculator™ with others?
  - Number ___________________ Percent ___________________
- How many of you plan to increase the amount of your minimum payment on your credit cards?
  - Number ___________________ Percent ___________________
- How many of you are going to cut back on credit card purchases?
  - Number _________ Percent _________