



January 2007

Dear Educator:

We are pleased to provide you with copies of the packet “Credit \$marts: Helping You Become Credit \$avvy.” This packet is designed to educate high school students about credit and the pitfalls of paying just the “*minimum*” each month on their credit card balances.

The packet consists of student worksheets and a Credit Card Smarts™ slide calculator for each student. The worksheets provide students with the opportunity to work through real-world examples of the *actual* cost of purchases made with credit cards when minimum payments are made on the balance. The trivia question worksheet is designed to make the topic fun and interesting for your students. At the end of class, students should be able to make informed decisions about their current and future credit card purchases.

The teaching guide for “Credit \$marts: Helping You Become Credit \$avvy” explains the packet materials and provides several ideas about using these in your classroom. A Credit \$marts teacher’s answer key is also provided on page 5. A PowerPoint presentation to show students is available at: www.creditsmarts.montana.edu/presentations.html.

An important part of this packet is the evaluation (printed on green paper). Please have your students complete the evaluation. We would appreciate your returning the forms to us at the address above. If you ask your students to share the slide calculator with adults, please have them complete the evaluation after they have shared the information.

If you have questions about “Credit \$marts: Helping You Become Credit \$avvy,” please contact any one of us at the email addresses below.

Montana State University,
U.S. Department of
Agriculture and Montana
Counties Cooperating.
MSU Extension is an equal
opportunity/affirmative
action provider of
educational outreach.

Marsha A. Goetting
Professor & Extension Family
Economics Specialist
Montana State University
goetting@montana.edu

Kelly Bruggeman
Executive Director
First Interstate BancSystem Foundation
kbruggeman@fib.com

Joel Schumacher
Extension Economics Specialist
Montana State University
jschumacher@montana.edu

Karen Smith
Director of Outreach Services
Montana Credit Unions for Community Development
karen@mcun.org

Enclosures

P.O. Box 172800
Bozeman, MT 59717-2800
<http://www.montana.edu/extensionecon/>

Tel (406) 994-3511
Fax (406) 994-4838
E-mail khayes@montana.edu

Mountains & Minds