Dear Educator:

We are pleased to provide you with educational materials “Credit Smarts: Helping You Become Credit Savvy” that is designed to educate high school students about credit and pitfalls of paying just the “minimum” each month on their credit card balances.

The program 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 Smarts: Helping You Become Credit Savvy” explains the packet materials and provides several ideas about using these in your classroom. A Credit Smarts 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.

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

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

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

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

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

Enclosures