



Dear Educator:

We are pleased to provide you with educational materials “Credit \$marts: Helping You Become Credit \$avvy” 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 \$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](http://www.creditsmarts.montana.edu/presentations.html).

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

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