



Credit \$marts: Helping You Become Credit \$avvy

Credit Card Trivia

Directions: Read the statements below and write in your “guesstimates” in **column 1**. Your teacher will provide the correct answers during a class discussion about credit cards. Write those answers in **column 2**.

Question	My Guess Column 1	Correct Answer Column 2
1. What percent of college undergraduate students (nationally) have at least one credit card in 2015?		
2. What is the average credit card balance among college students in 2015?		
3. The Credit Card Act bans credit card approvals for anyone under 21 years old unless they have an adult co-signer or prove they have sufficient income to pay the bills. True or False		
4. What is the average credit card debt for college graduating seniors (nationally) in 2015?		
5. What is the average student loan debt for college graduating seniors (with a least one student loan) attending a 4-year institution in Montana during 2016?		
6. What is the average student loan debt (for students with a student loan) across the United States in 2016?		
7. How many credit cards does the average American household use in 2016?		
8. What is the average credit card balance owed by an American household that has credit card debt in 2016?		
9. What is the national average credit card interest rate (July 2017) in the United States?		
10. What percent of credit card holders who carry a balance on their credit cards from month to month in 2016?		

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