

Student-Parent Handout



Northwest
Youth Financial
Education

Money Skills for Life



This program is designed to give students experience making financial decisions with credit cards. Students will learn about wants vs. needs, wise spending decisions, and how to use credit cards responsibly. This program will demonstrate the danger of how interest charges, fees, and paying just the minimum balance can negatively impact a person's financial well-being for years. All of this is done in a hands-on way that simulates the consequences and effects of using credit cards in a real life scenario.



Program Features

- Designed for Teens Ages 14-18
- Student-Friendly Program and Materials
- High Level of Student Engagement
- Target Concepts: Needs vs. Wants, Credit Card Interest, Debit Cards vs. Credit Cards, Possible Impact of Purchasing Wants, Paying Off Balances

Students and Parents!

Try "inTuition" at home to learn about Student Loan alternatives!

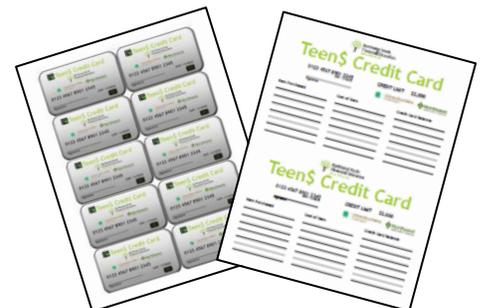
<http://www.uidaho.edu/nw-youth-financial-ed>

Or contact:
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(208) 287-5900



Extra Materials

- Full Color Credit Card Print-Out Cards
- Credit Limit Print-Outs
- Student Survey



University of Idaho
Extension



Northwest
FARM CREDIT SERVICES