

# Program Overview



**Northwest  
Youth Financial  
Education**

*Money Skills for Life*

## Teens Credit Card



This program is designed to give your students experiences 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
- Teacher-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

### Visit Our Website:

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

### Or Contact:

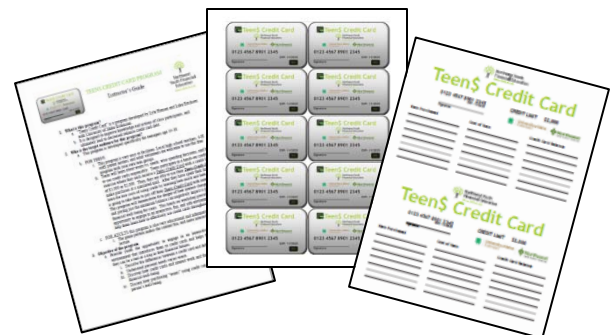
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## Extra Materials



- Online Video Tutorial
- Printable Instructors Guide
- Full Color Credit Card Print-Out Cards
- Credit Limit Print-Outs
- Student Survey



**University of Idaho  
Extension**



**Northwest**  
FARM CREDIT SERVICES