

Name: _____

Students will be able to:

- Explain why a person may need or want to use credit.
- Explain how a credit card works in terms of making purchases and managing payments.
- Understand how interest is charged and how to avoid or minimize it.

NOTE: Vocabulary for this unit can be found in the [NGPF Personal Finance Dictionary](#)

 INTRO

DATA CRUNCH: [What Interest Rate Do Consumers Pay on Their Credit Cards?](#)

Analyze the image on the worksheet to answer the questions on this Data Crunch.

 LEARN IT

EDPUZZLE: [Credit Card Debt Explained](#)

As you've seen, college students use credit cards for a wide variety of purchases. But, what happens if they (or anyone) spend way too much using credit? Watch this video and follow your teacher's directions to answer the questions either in your student activity packet or within the EdPuzzle itself.

NOTE: EdPuzzle videos shuffle answer choices and do not always match the order provided here.

1. Which best describes how a credit card works?

- The credit card company extends you a line of credit. You then pay a small percentage of the cost of those purchases in one annual payment.
- The credit card company extends you a line of credit. You purchase "stuff" and the purchase gets directly paid with funds in your checking account.
- The credit card company extends you a line of credit. This is free money that you can use to purchase the "stuff" that you need.
- The credit card company extends you a line of credit. You purchase "stuff" and then have the choice to pay the balance in full or a minimum payment each month.

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