



First National Bank

Topic: Credit Cards/Use of Credit

Resource Title: CREDIT CARD PREPAREDNESS

Level: Beginner

Duration: 30-45 Minutes

Resource Objectives:

Learn and understand the basics of using and paying for credit cards and building good credit.

Summary of Tasks/Actions:

Review the PowerPoint presentation and resources to learn the following: What is Credit? What are the components of a credit score? What is the best way to utilize a credit card? How to use a credit card responsibly. How to build good credit. How to avoid paying interest. Complete class worksheet and review.

Materials/Equipment:

PowerPoint & worksheet

References:

[Build Credit | First National Bank \(fnb-online.com\)](#), [Credit Cards \(Achieve\)](#), [Credit Card Article](#)