



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 \(fnb-online.com\)](http://fnb-online.com), [Credit Cards \(Achieve\)](#), [Credit Card Article](#)