

# Preventing the Credit Card Blues at 22

## Teaching Tips

### Program Management:

- ✓ Late fall – Contact schools to ascertain number of seniors.
- ✓ Late fall through early winter – If necessary secure funds for copying materials and postage for mailing parent packets, using the **Request for Funding** form included with program materials.
- ✓ Early winter – Contact school superintendents, principals and/or guidance counselors to schedule classroom presentations in March and April. **HINT: Towards the end of April and beginning of May many seniors start focusing on graduation celebrations and may not be as attentive and responsive as you'd like. The program may be more effective the sooner the classroom presentations.**
- ✓ Try to schedule classroom presentations during a class that is a requirement for all seniors – such as government.
- ✓ To present this program throughly, an educator needs two 45 minute class periods or at least one 80 minute class period, if the school uses block scheduling. However, it can be presented in one 45 minute class period by limiting the discussion to the main points.
- ✓ When you schedule the classroom presentations ask school officials to furnish you copies of mailing labels for the students. On the day of the presentation remember to pickup the labels from the school office. Using the labels, mail the parent packets to the students and their families within a day or two after the classroom presentations.
- ✓ If you prefer to team-teach this program consider asking a loan officer from your local bank to assist you in the classroom presentations.
- ✓ Three weeks before you're scheduled to make your first presentation, order an adequate amount of credit card wraps, using the **Credit Card Wrap Order Form** included with the program materials.
- ✓ A week or so before you make a classroom presentation, submit the news release included in the promotional materials to the local newspaper that creates awareness of the program.
- ✓ A week or so after the parent packets are mailed, submit the news release included in the promotional materials to the local newspaper that reminds parents to look over the parent packets and to talk with their seniors about applying for and managing credit.

### Classroom Management:

- ✓ Request that a teacher be present in the classroom at the time the program is presented. We found the students were more attentive when a teacher was present.
  - ✓ So that you have evaluation data to include in your ARFA, a pre- and post-test instrument are included in the program materials. So that you can measure changes in attitude and knowledge, remind the students several times to fill in their birthdates on the pre- and post-tests.
  - ✓ The PowerPoint® slides can be printed on transparencies, if you prefer to use an overhead projector rather than laptop and projection unit. Use transparencies that are compatible with your printer, i.e. laser or inkjet.
  - ✓ No animations were configured in the slide shows, except for two slides in the v.2 condensed PowerPoint® presentation. If making transparencies, "v.2 - condensed" includes animated bullets which may appear turned when printed.
  - ✓ If you use credit card offers that come to you in the mail as props make sure you don't leave any behind after a presentation, particularly if these come with credit cards or checks.
- WARNING: Checks are treated as cash advances and in some cases can be used to activate credit cards.**

- ✓ Additional props might include T-shirts, M&M's®, wastebaskets, hats, etc. which are used as incentives to get students to apply for credit cards.

### **Additional Tips:**

- ✓ Both styles of credit card wraps need to be folded. The bottom panel of the multi-fold credit card wrap folds upwards and needs to be glued (rubber-cement works good!!) on either the right or left side (not both), forming a slot in which a credit card can slide into. It only takes a teeny tiny strip of rubber cement (about 1/16") to hold the two panels together.
- ✓ Some of the materials have been saved in portable document format (.pdf) so that they can be printed without having to be reformatted. If you have a situation in which the name and situation in one of the scenarios resembles any of the students you might be teaching, contact Carroll. She will change the name in the scenario and email the revised version to you as an attachment.

### **Preventing the Credit Card Blues at 22 Program Materials:**

#### **Program Management**

- ◆ Teaching Tips
- ◆ Request for Funding
- ◆ Credit Card Wrap Order Form

#### **Promotional Resources**

- ◆ Brochure
- ◆ Letter to High School Personnel
- ◆ News Releases
- ◆ NebFacts in Manuscript Form (copy and paste text into newsletters, news releases, etc.)

#### **Classroom Resources**

- ◆ Pre- and Post-tests
- ◆ Scenarios
  - Kinsley's Wants vs. Needs
  - Lynn's Shopping for a Credit Card
    - Sample credit card applications
    - Comparison worksheet
    - Comparison chart
  - Jayne's Monthly Bill
    - Bandwagon Credit Card application
    - Bandwagon Credit Card statement
  - Lee Maxes Out
  - Sam's Situation
    - NebFact 02-538: *Protect Your Credit and Identity*
  - It's Not a Mystery for Morgan
    - NebFact 02-538: *Protect Your Credit and Identity*
    - NebFact 02-513: *Using Credit Wisely: Debit Cards*
  - Laura Loses It
- ◆ PowerPoint Presentation: ***Preventing the Credit Card Blues at 22 (v. 1)***
- ◆ PowerPoint Presentation: ***Preventing the Credit Card Blues at 22: (v. 2–condensed)***
- ◆ Supporting Information for some of the scenarios

#### **Additional Classroom Resources (Optional)**

- ◆ **Omaha World Herald**, April 21, 2002: ***Students on Credit Flunking Finances***
- ◆ **Better Homes and Gardens**, September 2002, ***Kids and Credit Cards***
- ◆ **SaveKaryn.com**

#### **Parent Packet Resources**

- ◆ Letter to Parents
- ◆ NebFact 02-538: ***Protect Your Credit and Identity***  
NebFact 02-540: ***Credit Card Options for Young Adults***  
NebFact 02-541: ***Youthful Gambling in the United States***
- ◆ ***Spending 101 for students going off to live on their own...A guide for parents and students***
- ◆ Credit Card Wraps

