It Costs What!  
http://www.thirteen.org/finance/games/itcostswhat.html

**Activity 1:** Start with the **Credit Card Primer** and then answer the six questions.

Then answer the following questions:

1. What happens when you buy something using a credit card?

2. What is interest?

3. What could lead you to end up with unmanageable credit card debt?

4. How can credit cards be helpful?

5. What is a credit history?

6. Why is it important to establish a good credit rating?

**Activity 2:** Now head to **Case Files** and see if you can identify which person paid which amount for a digital music player. As you play **define:**

Credit Card

APR

Balance
Statements

Debt

Annual Fee

Minimum Payment

Late Payment Fees

Introductory APR

Cash Advances

Introductory Rate

Interest

Late Fees

Finance Charges

**Now play, Choosing and Using a Credit Card**

After playing this game, list three important rules for using a credit card wisely.

1. 

2. 

3.