

Yes or No: Your Family's Credit Card Use

What do you know about your family's credit cards? Answer each question below.

Circle one answer: yes, no, or not sure.

Description	Yes	No	Not Sure
1. Do you think credit cards can be helpful if used responsibly?	Yes	No	Not Sure
2. The best way to use credit is to make a payment every month, on time.	Yes	No	Not Sure
3. Do you think your family uses credit responsibly?	Yes	No	Not Sure
4. Let's say your credit limit is \$3,000. Should you try not to use the entire \$3,000 if you don't have the \$3,000 to pay it back?	Yes	No	Not Sure
5. If your minimum payment is \$10 should you try to pay more if you are able to do so?	Yes	No	Not Sure
6. Does your family pay the minimum payment for all its credit card bills every month?	Yes	No	Not Sure
7. Has your family ever used another credit card a lot more because a different credit card was already maxed out (used to the maximum credit limit)?	Yes	No	Not Sure
8. Does your family use a credit card because you don't have enough money to pay with cash?	Yes	No	Not Sure
9. Has a family member ever hidden (or tried to hide) how much he or she has charged on a credit card?	Yes	No	Not Sure
10. Has your family ever had a credit card denied because it was maxed out by not making enough payments on it?	Yes	No	Not Sure
TOTALS. Add up the number of times you circled yes, no, and not sure. Write those totals in the correct column.			

* For any answer that you marked "not sure," talk with your family about credit card use. Find out how your family feels about credit cards. Ask what they want you to learn about credit cards.