

LIFESKILLS IN ACTION

**MONEY
SKILLS+**

**Managing
Credit**

JILL HANEY

A new pair of shoes.

Tickets to a game.

Food at a grocery store.

These all cost money.

There are many ways to pay.

Some people use cash. Some write checks.

Others pay with a debit card.

It takes money from their bank account.

But many use another kind of card.

A **credit card**.

What is a credit card?

It looks like a debit card.

But it does not work the same way.

A credit card may be from a store.

It may be from a bank.

People use it to pay for things.

This is called **making charges**.



HIGH COST



PJ Gray

“You have mail,” said Kim’s mom.

Kim was sitting at the kitchen table. She had to go to work soon.

Kim was looking at her cell phone. There were a lot of photos from last night. The party was fun. She looked good in her cap and gown.

High school was over for Kim. She still lived with her mom. But she hoped to move out soon. She wanted her own place.

Kim's mom sat down. "Did you see your mail?" she asked.

Kim opened her mail. It was her new credit card.

"A credit card?" Kim's mom asked. "Is that a good idea?"

Kim rolled her eyes. “Why not?” Kim asked.
“Don’t you trust me?”

“It’s not that,” her mom said.

Kim rolled her eyes. “Sure,” she said. “If you
say so.”