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Canada

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Money Questions Answered

What do I need
to know about
credit?



Bite-Sized Learning

Interactive learning series for teens

Grades 9-12

As you prepare for your financial future, get ready to explore the world of credit in this digital learning experience! Learn about the different types of credit, how to build and maintain good credit, and tips on how to use credit cards responsibly.

By participating in this module, students will be better prepared to:

- Explain what credit is and identify the different types of credit that are available.
- Describe how credit cards function, how to read credit card statements and calculate compound interest.
- Identify decisions and behaviours that support responsible credit use.



Access this module at
jacampus.org/money-questions-answered

neo

National Development Partner

Module Topics Include:

Types of Credit

Differentiate between credit cards, lines of credit, and loans. Uncover the nuances of borrowing money as you explore concepts such as credit utilization and interest charges. Gain valuable insights that will help you make informed credit decisions and understand the role credit plays in your financial future.

Build & Maintain Good Credit

Discover the importance of your credit score – a number that reflects credit habits and responsibility! Explore the benefits of maintaining good credit and learn about the various factors that influence credit scores, from making on-time payments to having a good credit mix.

Credit Cards

From exploring the options available to applying for a credit card, gain insights that can help you choose the right card and manage your expenses responsibly. Learn how to interpret credit card statements and navigate the world of credit with confidence!

Using Credit Cards Responsibly

Learn about the fundamentals of using a credit card responsibly. Distinguish purchases from cash advances, understand interest calculations, and learn about grace periods and minimum payments. Explore how to leverage tools and insights from your financial service providers' app to help manage your credit card and feel empowered to use it wisely!

Money Smarts to the Test

Challenge your credit knowledge with quiz questions and put your credit skills to the test with these interactive credit score activities.