

Credit Safari Organizer

Starting Balances:

Credit Card		Cash	
Previous Credit Card Charges	\$ 0.00	Previous cash on hand	\$ 0.00
New Credit Card Charge	\$ 0.00	Cash Spent	\$ 0.00
Total Balance	\$ 0.00	Current cash on	
3% Monthly Minimum		hand	\$ 100
Payment Due	\$ 0.00		
Hours of work required to pay			
off total balance at			
\$7 per hour	0 hours		

Decision 1: Clothes

Credit Card		Cash	
Previous Credit Card Charges	\$ _____	Previous cash on hand	\$ _____
New Credit Card Charge	\$ _____	Cash Spent	\$ _____
Total Balance	\$ _____	Current cash on	
3% Monthly Minimum		hand	\$ _____
Payment Due	\$ _____		
Hours of work required to pay			
off total balance at			
\$7 per hour	_____ hours		

Why did you make your decision? Do you think you made the right choice? Why or why not? _____

Decision 2: New Job

Credit Card		Cash	
Previous Credit Card Charges	\$ _____	Previous cash on hand	\$ _____
New Credit Card Charge	\$ _____	Cash Spent	\$ _____
Total Balance	\$ _____	Current cash on hand	\$ _____
3% Monthly Minimum Payment Due	\$ _____		
Hours of work required to pay off total balance at \$7 per hour	_____ hours		

Why did you make your decision? Do you think you made the right choice? Why or why not? _____

Decision 3: Car Issues

Credit Card		Cash	
Previous Credit Card Charges	\$ _____	Previous cash on hand	\$ _____
New Credit Card Charge	\$ _____	Cash Spent	\$ _____
Total Balance	\$ _____	Current cash on hand	\$ _____
3% Monthly Minimum Payment Due	\$ _____		
Hours of work required to pay off total balance at \$7 per hour	_____ hours		

Why did you make your decision? Do you think you made the right choice? Why or why not? _____

Decision 4: Dinner with Friends

Credit Card		Cash	
Previous Credit Card Charges	\$ _____	Previous cash on hand	\$ _____
New Credit Card Charge	\$ _____	Cash Spent	\$ _____
Total Balance	\$ _____	Current cash on hand	\$ _____
3% Monthly Minimum Payment Due	\$ _____		
Hours of work required to pay off total balance at \$7 per hour	_____ hours		

Why did you make your decision? Do you think you made the right choice? Why or why not? _____

Decision 5: Lottery Ticket

Credit Card		Cash	
Previous Credit Card Charges	\$ _____	Previous cash on hand	\$ _____
New Credit Card Charge	\$ _____	Cash Spent	\$ _____
Total Balance	\$ _____	Current cash on hand	\$ _____
3% Monthly Minimum Payment Due	\$ _____		
Hours of work required to pay off total balance at \$7 per hour	_____ hours		

Decision 6: Spring Break

Credit Card

Previous Credit Card Charges \$ _____
New Credit Card Charge \$ _____
Total Balance \$ _____
3% Monthly Minimum
 Payment Due \$ _____
Hours of work required to pay
 off total balance at
 \$7 per hour _____ hours

Cash

Previous cash on hand \$ _____
Cash Spent \$ _____
Current cash on
 hand \$ _____

Why did you make your decision? Do you think you made the right choice? Why or why not? _____

Final Reflection:

After playing the game and completing the webquest, how knowledgeable do you feel about credit cards? Do you feel prepared to have a credit card and use it responsibly in the future? Why or why not?

