



Hello, First Name!

When it comes to being a good money manager, very few things are more important than managing your credit. Once you're old enough to have credit cards or to apply for credit at a store or business, you must first decide if you will even use credit. If the answer is yes, you must then decide how much credit you can safely handle.

While it's true that credit allows you to enjoy your new purchase and pay for it in the months or years to come, additional purchases will soon stack up against you and, without proper management, you'll find yourself facing more debt than you can pay off.

Credit that is wisely managed can be both convenient and helpful, but it can also cause serious financial trouble, so be wise and make good money decisions.

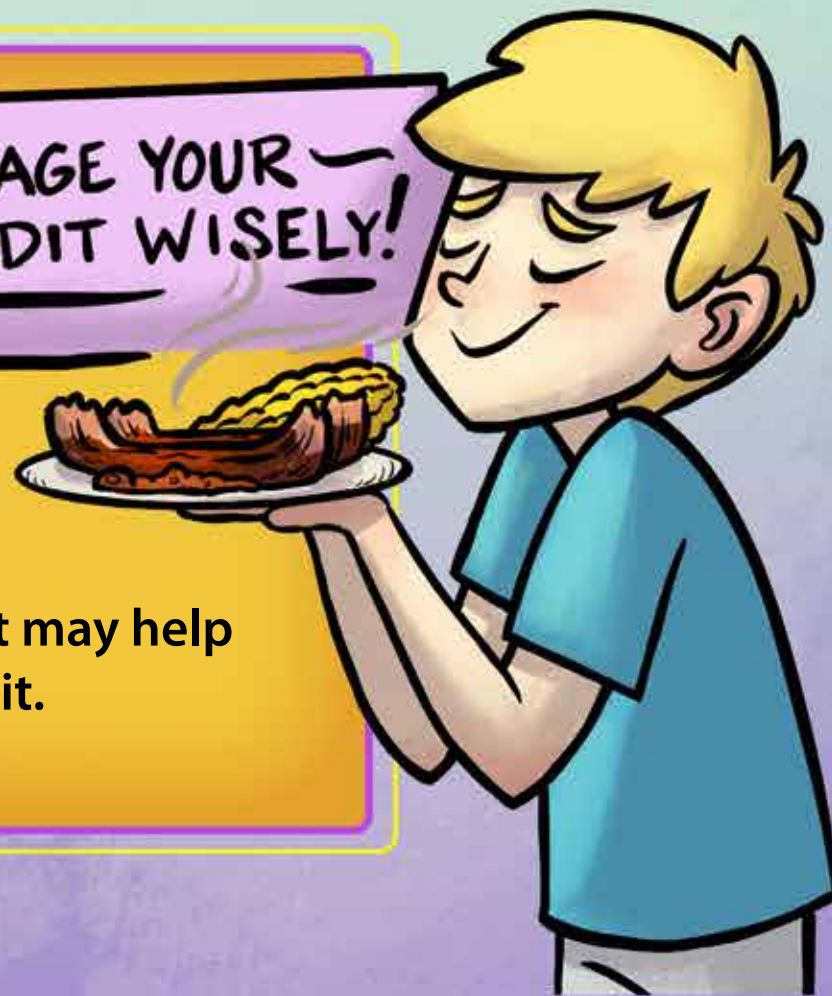
See you next time!



MANAGE YOUR CREDIT WISELY!

QR CODE FPO

Scan the QR Code above to find some fun activities that may help you better understand credit.





# CODE BREAKER

USE THE CODE BOX BELOW TO DECODE AN IMPORTANT MESSAGE ABOUT CREDIT!

A	R	U	Y	E	Z	A	G	R
B	A	N	J	G	H	X	P	T
C	B	R	A	S	U	I	D	C
D	M	Y	L	O	D	W	S	Y
	1	2	3	4	5	6	7	8

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
D1	B1	B2	A6	B4	A4

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D8	D4	C5	C2

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
C8	C2	A4	C7	C6	B8

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
D6	C6	D7	A4	D3	D8



## ASK PENNY!

HEY PENNY!

CAN YOU GIVE ME A GOOD EXAMPLE OF HOW CREDIT WORKS AND WHY IT'S SO IMPORTANT TO MANAGE IT WELL? THANKS!

- JACK

# COLOR ME!

USE YOUR CRAYONS OR MARKERS TO DECORATE THE BAR-B-QUE NICK'S FAMILY AND FRIENDS ARE ENJOYING WITH THEIR NEW GRILL



QR CODE FPO