



Financial Education Today. Smart Financial decisions for Life.

Thank you for your interest in taking the online Credit Responsibility Class.

On your student credit union membership application, you indicated that you were interested in taking the Credit Responsibility online class prior to ordering your Educational Student VISA Credit Card. **Good choice**, because you can learn valuable information from this online module to help you be a more responsible credit card user, and avoid the traps and hardships that most credit users fall into.

Using your VISA Credit Card **responsibly** from the beginning is paramount to your many years of success. You'll learn that establishing "good" credit will not only enable you to borrow with preferred rates, quickly and easily, but it is also used for employment and even to determine your auto insurance rates. Abusing credit not only costs more but can bring on so many unnecessary headaches and financing hurdles. The best advice is to stay within your means.

Please let me know if you have any questions and I look forward to seeing you pass with flying colors.



CollegelInColorado offers an online financial literacy course that is the preferred source of the Boulder Valley School District. The free, comprehensive Website is dedicated to providing adults and students with everything they need to know about **financial literacy**, career exploration and planning, selecting high school courses, choosing and applying to colleges, obtaining financial aid and getting ready to take the SAT, ACT or GRE tests.

To proceed to the Credit Responsibility online Course, please follow these instructions.

1. Please click the link to go to the website - www.cicmoney101.org
2. The Course Catalog is located at the top of the **left column**. **Select "Credit" from the list** (the 6th one down). They will provide a brief overview and a video.
3. After you view the short video, **then Select Get Started** at the bottom left...which will walk you through the course information and exercises. You can "Sign In" which is safe and easy. This provides you the ability to save your work and pick up from where you left off and you could win a Scholarship through CollegelInColorado...or you can simply select "NO Thanks". At the bottom of each page, **select Next** to continue through the course.
4. Go through the module at your own pace. Please feel free to look over the other online courses that are available...which is a great way to ensure that you are Money \$mart.
5. **Once you have completed the module**, you will be able to take a **Quiz**. Please read the questions carefully and select the correct answers. Note that sometimes 2 answers are required.
6. Once you complete the Quiz it will calculate **your score** and show you where to find the correct answers for the ones (if any) that were incorrect.
7. Please contact us at student@pmcu.org once you have successfully completed the course and we will order your first credit card. It will be mailed to your address that you provided on your credit application form.

Good luck and please let us know if you have any questions.