



How To Put Your Cards on the Table

Talking about credit can be hard, so we made it easier with this simple game — Cards on the Table. Because when you put your cards on the table, you realize you're not alone.

Players: 2 to 5 (including one dealer)

Setup: Print out the cards using two-sided printing so the card backs print on the reverse of each page. Cut out the cards and stack them into a shuffled deck with the back side facing up.

How to deal: The dealer should distribute the same number of cards to each player, face down.

How to play:

1. Start to the dealer's left and move in a clockwise circle.
2. Each player in turn will flip over the top card on their stack and read it out loud.
3. For discussion-based cards like **Credit Builders** and **Financial Flex**, share your answer with the group. Then invite them to weigh in with their own stories.
4. For info-based cards like **Credit Fun Facts** and **Credit Wreckers** tips, read the fact to the group and invite them to comment.
5. For **Credit Trivia** cards, read the question but do not reveal the answer until everyone gets a chance to guess. Then the person who drew the card can share the answer.

Scoring: Guess what? This game is designed as a fun way to make financial literacy accessible. It encourages open conversation and shared ideas — so there's no need to keep score! (The only score you'll want to track is your credit score.) 😊

*The content contained herein is intended for educational purposes only and is not intended to provide legal or financial advice. Individual credit scores are influenced by various factors including credit behavior and credit history, and may be calculated differently by each credit bureau. You should carefully consider your needs and objectives before making any financial decisions. For advice tailored to your individual situation, please consult a qualified professional.

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AUTOPAY POWER PLAY

*AutoPay lets you set it and not forget it.
Have you used it to make sure you
don't miss a payment?*

CREDIT BUILDER

LOW BALANCE BOSS

*Experts recommend using less than 30% of
your credit limits.* What have you noticed
about your credit score when you had
higher or lower balances?*

CREDIT BUILDER

CREDIT LIMIT LEVEL-UP

*A credit limit increase (CLI) can help you
lower your credit utilization.*
When's the last time you received a CLI to
reward positive payment habits?*

CREDIT BUILDER

ALERT ME!

*Account alerts and notifications let you
know when your account needs attention.
If you've got them turned on, how
have they helped?*

CREDIT BUILDER

REPORT REVIEWER

*Reviewing your credit report regularly lets
you catch any errors or suspicious activity.
What have you learned from
checking your credit report?*

CREDIT BUILDER

WHAT'S THE RECOMMENDED CREDIT UTILIZATION RATIO?

*Answer: Keeping your balances at
30% or less of your credit limits can
help boost your score.**

CREDIT TRIVIA

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HOW LONG DO MISSED PAYMENTS STAY ON YOUR CREDIT REPORT?

*Answer: Each payment missed can remain on your reports for up to 7 years.**

CREDIT TRIVIA

HOW MANY CREDIT SCORES DO YOU HAVE?

Answer: You typically have several credit scores from FICO and several from VantageScore.

CREDIT TRIVIA

WHAT'S THE DIFFERENCE BETWEEN A CREDIT REPORT AND A CREDIT SCORE?

Answer: A credit report details your credit history, and a credit score is a number based on that data.

CREDIT TRIVIA

WHAT DOES A "HEALTHY CREDIT MIX" MEAN?

Answer: Effectively managing both revolving credit (credit cards) and installment loans (auto loans and mortgages), which can help your credit score.

CREDIT TRIVIA

REWARDS ROUND-UP

Approximately 75% of consumer credit cards offer a rewards program like cash back, points or air miles.*

CREDIT FUN FACT

NOBODY'S PERFECT?

Less than 2% of US consumers have a perfect 850 credit score so nearly all of us have room for improvement. Consistency is key — keep up the great work!*

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CHECK, MATE!

Checking your own credit report doesn't hurt your credit score. It's a soft pull (or soft inquiry) — which means it's just informational and only you can see it on your profile.*

CREDIT FUN FACT

TIME TO CHILL

The Snowball Method and Avalanche Method are cool debt-reduction strategies with slightly different approaches. Look them up!*

CREDIT FUN FACT

WHAT'S THE SCORE?

If you're new to credit in the US, you may be credit invisible — meaning you don't yet have a credit score.*

CREDIT FUN FACT

HIGHER SCORE = LOWER RATES

*Having a good credit score can benefit you in many ways, like helping you qualify for lower interest rates and better terms on loans and car insurance.**

CREDIT FUN FACT

SKIP THE DEPOSIT

*A good credit score can be your secret access key to little-known perks, like avoiding deposits on utility bills and mobile phone services.**

CREDIT FUN FACT

BEST. PURCHASE. EVER.

Which of your past purchases have given you the most joy?

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ACCESS UNLOCKED!

What does access to credit mean to you personally?

FINANCIAL FLEX

SMART MONEY MOVE

Brag time: Share a past money move that you're most proud of.

FINANCIAL FLEX

BIG GOAL ENERGY

What financial goals and dreams are you working toward?

FINANCIAL FLEX

TEACHING TIME

What's the most important thing you've learned about credit?

FINANCIAL FLEX

BEWARE OF THE CREDIT WRECKERS

*It's shockingly easy to wreck your credit score. Missing payments, keeping balances too high, and canceling too many cards can all negatively impact it.**



CREDIT WRECKERS

MISS PAYMENT, UH OH!

*Late payments usually count as missed after 30 days, and each missed payment can stay on your credit report for up to 7 years.**



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MAX OUT MADNESS

*Using 100% of your available credit can ding your credit score — in fact, experts say using 30% or less of your credit limits can help your score rise.**



CREDIT WRECKERS

CANCELING IT, CANCELINA-STYLE

*Closing an older credit account can lower your credit score for a few reasons: reducing your length of credit history, raising your overall credit utilization, and making your credit mix less diverse.**



CREDIT WRECKERS

FOCUSING ON ONE TRACK JACK

*Having a healthy credit mix can help raise your credit score. That means effectively managing both loans (installment credit) and credit cards (revolving credit).**



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