

A green felt table with several playing cards and stacks of chips. The cards include a King of Spades, a King of Hearts, a 10 of Diamonds, and a 2 of Clubs. There are stacks of green, blue, white, and red chips. A red cup is visible in the upper left.

**Sept. 18-23, 2006**  
**National Credit Education Week**

# Play Your Cards Right

## Don't Gamble with Your Credit

In the game of personal finance, you hold the cards. It's a game we all play as consumers, but you may be surprised to find that using credit doesn't have to be a gamble. If you know the rules and understand how our credit system works, you have an "ace in the hole." When used wisely, credit can be an important tool for achieving a variety of financial goals, including buying a home, starting a business and earning a college degree.

For tips on how to make credit a positive financial tool, visit:

**[www.nationalcrediteducationweek.com](http://www.nationalcrediteducationweek.com)**