

Although you might not need or even be able to take personal responsibility for credit now, you are on your way to developing the knowledge and positive habits that will help you avoid the pitfalls of debt problems. Consider how you will use what you learned about credit when you borrow, now and when you are legally able to enter into a credit contract agreement as an adult.

Directions: In Google Docs, complete the following:

1st item:

Personal Code of Conduct Statement:

Write out a personal statement **(1-2 sentences)** that describes the habits and rules you apply when using credit and managing debit. The personal code of conduct can be applied to any borrowing situation, whenever to borrow money, use a credit card, take out a car loan, or pay for phone or internet services.

2nd item:

Rules of Conduct:

Make a list of at least 8 rules someone should follow in regards to credit. For example, pay your bills on time, make sure you read the fine print on the contract, etc..

Additional Directions:

- Create a title on the top "My Code of Conduct for Using Credit"
- Make sure the document is formatted nicely.
- Add a picture.
- Make sure you have the subtitle "Rules of Conduct" included on the page.

