

Creating a PSA about credit cards

Students conduct Internet research to create a 30- or 60-second TV public service announcement (PSA) to raise awareness of and motivate people to adopt safe and responsible credit card practices.

Learning goals

Big idea

It's helpful to understand the benefits and responsibilities of owning and using a credit card.

Essential questions

- What are some of the rules to live by when using a credit card?
- How can using a credit card help an individual practice positive money management habits?

Objectives

- Understand some key benefits of having a credit card
- Learn positive habits associated with using a credit card

What students will do

- Generate questions about using credit cards.
- Conduct research on government websites to gather information about credit cards.
- Storyboard a PSA that highlights an important idea(s) or tip(s) about using credit cards.
- Perform their PSA for the class or record a video of it.

KEY INFORMATION

Building block:

-  Executive Function
-  Financial habits and norms

Grade level: High school (9-12)

Age range: 13-19

Topic: Borrow (Managing credit), Protect (Preventing fraud and identity theft)

School subject: CTE (Career and technical education), English or language arts, Fine arts and performing arts, Social studies or history

Teaching strategy: Blended learning, Cooperative learning

Bloom's Taxonomy level: Understand, Create

Activity duration: 75-90 minutes

STANDARDS

Council for Economic Education
Standard IV. Using credit

Jump\$tart Coalition
Credit and debt - Standards 2 and 3

Preparing for this activity

- Print copies of all student materials, or prepare for students to access them electronically.
- Reserve or secure a computer or tablet with Internet access for each student or group of students. If that's not possible, you can do the research yourself and print out a few handouts with definitions for students to use.
- Secure equipment for students to record their PSA if they choose not to perform it live (cell phones also could be used).

What you'll need

THIS TEACHER GUIDE

- [Creating a PSA about credit cards \(guide\)](#)
[cfpb_building_block_activities_creating-PSA-about-credit-cards-guide.pdf](#)

STUDENT MATERIALS

- [Creating a PSA about credit cards \(worksheet\)](#)
[cfpb_building_block_activities_creating-PSA-about-credit-cards_worksheet.pdf](#)

Exploring key financial concepts

The credit card market is one of the United States' largest consumer financial markets. Many consumers have a credit card; in fact, the average consumer may have several credit cards. More and more consumers use their credit cards online to make purchases and track spending. Many consumers also pay their credit card bill and conduct other account activities online. A credit card and the card number provide access to financial credit that you are responsible to repay. Thus, it's important to take some basic steps to protect your financial identity every time you use your credit card in person or online.

When choosing a credit card, it's helpful to shop around and find the card that best suits your needs. In addition, learning to use credit cards safely can help you manage and protect your personal finances.

TIP

Because financial products, terms, and laws change, students should be encouraged to always look for the most up-to-date information.

Teaching this activity

Whole-class introduction

- Distribute the “Creating a PSA about credit cards” worksheet.
- Be sure students understand key vocabulary:
 - **Public service announcement (PSA):** An announcement or message delivered, often on radio or television, for the good of the public.
- Ask students to brainstorm a few examples of PSAs they might have seen or heard.
 - If they get stuck, share some examples you might know, such as PSAs on seat belt use, crime prevention, bullying prevention, and the importance of reading.
- Explain that students will create a television PSA that features safe and responsible credit card practices.

TIP

Visit CFPB’s financial education glossary at [consumerfinance.gov/financial-education-glossary/](https://www.consumerfinance.gov/financial-education-glossary/).

Individual or group work

- Ask students to work individually, with a partner, or with a small group to brainstorm questions they may have or things they’d like to know about safe and responsible credit card practices.
- Introduce these government websites, which they’ll use to research facts to feature in their PSA:
 - The Consumer Financial Protection Bureau (CFPB) website’s question-and-answer page at www.consumerfinance.gov/ask-cfpb/ (“Bank accounts and services” and “Credit cards” sections)
 - The USA.gov webpage on credit cards at www.usa.gov/credit-cards
 - The Federal Trade Commission (FTC) webpage on credit cards at www.consumer.ftc.gov/articles/0205-using-credit-card
- Make sure students know how to explore these websites to find key information they might want to feature in their PSA.
- Remind them to write down the information they find most important or most interesting on their worksheet.

- Provide instructions for planning their PSA. Make sure students understand each step they'll need to complete:
 - Choose a topic or focus for their PSA (what problem the PSA is trying to solve).
 - Identify the audience.
 - Create a storyboard that uses both words and images.
 - Write a script.
 - Practice presenting the PSA.
 - Choose a delivery method (live performance or video).
 - Present or record the PSA.
- Provide time for students to practice their PSAs.

Wrap-up

- Have students present or perform their PSAs for the class.
 - If there is not enough time to do the presentations during the initial class period, schedule a follow-up session.
- Time permitting, have students share something they learned from the PSAs.

Suggested next steps

Consider searching for other [CFPB activities](#) that address the topics of borrowing, including managing credit, and protection, including preventing fraud and identity theft.

Measuring student learning

Keep in mind that students' answers may vary, as there may not be only one right answer. The important thing is for students to have reasonable justification for their answers.

If you choose to use the scoring rubric below to grade this activity, be sure to share it with students so they know what criteria matter most and they can plan accordingly.

PSA SCORING RUBRIC

PSA criteria	Does not meet expectations (0 points)	Includes some key criteria (1-2 points)	Meets expectations (3-4 points)	Exceeds expectations (5-6 points)	Student's score
Clarity of the PSA's message and purpose	The PSA's message is not clear to viewers; the purpose is unclear.	There is some evidence of a message, but viewers may be left with more questions than answers.	The message and purpose of the PSA are clear to viewers.	The message and purpose of the PSA are clear, and it leaves a lasting impression on viewers.	
Detailed information and/or supporting evidence	There is no evidence supporting claims made in the PSA.	There is some evidence but not a clear connection to the PSA message.	Research-based evidence is clear; statistics and details are clear and support the PSA message.	The PSA includes convincing and supportive data and evidence that result in a memorable message.	
Creativity and delivery of the PSA	The PSA does not have new ideas or an engaging delivery for the intended audience.	The PSA has a basic message but clearly borrows from overused ideas; delivery or execution of the PSA is not taken seriously.	Some creative and/or original ideas are included in message; delivery is effective.	The PSA includes an engaging and/or innovative message; delivery is exceptional.	