

STAYING ON GOOD TERMS: CREDIT AND DEBT

Workshop Evaluation 2012-13

Date: _____

Please indicate to what extent you agree with the following statements by circling the appropriate number.

		Strongly Disagree	Disagree	No Opinion	Agree	Strongly Agree
1.	The handouts enhance the information given today.	1	2	3	4	5
2.	The presenter effectively communicated the material.	1	2	3	4	5
3.	It was helpful to have the material presented by a student.	1	2	3	4	5
4.	Overall this workshop was very helpful.	1	2	3	4	5
5.	I would recommend this workshop to other students.	1	2	3	4	5

Checking Knowledge:

- What is the maximum legal limit on the consumer's liability for a lost or stolen credit card?
A. \$50 B. \$100 C. \$500 D. \$0
- What type of credit is a credit card?
A. short-term B. revolving C. closed-end D. none of the above
- What can you increase to decrease the interest you pay and how long it will take to pay off your debt?
A. permanent balance B. number of credit cards C. minimum payments D. spending
- If you have multiple credit cards with balances, which card should you pay off first?
A. the highest APR B. the highest balance C. make equal payments D. the lowest balance
- What are the costs you should consider before using credit?
A. APR B. annual fees C. late fees D. all of the above

As a result of this workshop how likely are you to:

	Less Likely	Unsure	More Likely
1. Consider the cost of using credit cards	1	2	3
2. Carefully check each monthly credit card statement	1	2	3
3. Pay more than the minimum payment	1	2	3
4. Take action if you cannot pay your credit card bill	1	2	3
5. Limit the number of credit cards you have	1	2	3