

# Financial Responsibility Worksheet

## 1. Add Them as an Authorized User on Your Credit Card

- **Discussion Prompt:** Discuss the benefits of being an authorized user and how it can help build credit.
- **Action Steps:**
  - ☐ Choose a credit card with a good payment history.
  - ☐ Add your child as an authorized user.
  - ☐ Monitor the account together.
- **Checklist:**
  - ☐ Selected a credit card
  - ☐ Added child as an authorized user
  - ☐ Reviewed account activity together

Notes: \_\_\_\_\_  
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## 2. Open a Student Credit Card (Together)

- **Discussion Prompt:** Talk about the responsibilities of having a credit card and the importance of paying it off in full each month.
- **Action Steps:**
  - ☐ Research student credit cards.
  - ☐ Apply for a card together.
  - ☐ Set rules for usage and payment.
- **Checklist:**
  - ☐ Researched student credit cards
  - ☐ Applied for a card
  - ☐ Established usage rules

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Where know-how meets here's-how.

Jennifer L. Jenkins, CFP®

[jennifer.jenkins@bluestonewp.com](mailto:jennifer.jenkins@bluestonewp.com)

Securities and advisory services offered through LPL Financial (LPL),  
Member FINRA/SIPC, and a registered investment advisor.

### 3. Teach the Power of the Credit Score

- **Discussion Prompt:** Explain what a credit score is and why it matters. Use a credit score simulator to show how different actions affect credit score
- **Action Steps:**
  - ☐ Explain the components of a credit score.
  - ☐ Use a credit score simulator together.
  - ☐ Discuss ways to improve and maintain a good score.
- **Checklist:**
  - ☐ Explained credit score components
  - ☐ Used a credit score simulator
  - ☐ Discussed credit score management

Notes: \_\_\_\_\_

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