

**For Immediate Release:**

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**Cedar Falls High Students Learn Credit Skills from  
Course Offered by Local Agency**

(Cedar Falls, Iowa) If you find yourself waking up in the middle of the night worrying about your credit debt, the answer to your troubles might be a conversation away; a conversation, that is, with your teenager. High school students in the Cedar Valley, including seniors at Cedar Falls High School, are learning how to handle credit thanks to Consumer Credit Counseling Service of Northeastern Iowa (CCCS of Northeastern Iowa). The agency, based in Waterloo, is teaching a nationally recognized course called “Credit When Credit is Due” in Cedar Falls High, Waterloo’s West High School, East High School and Expo Alternative High School.

“I think the course goes a long way in teaching students the responsibility needed after high school,” said Aaron Aarhus, a senior at Cedar Falls High. His family and consumer science teacher, Gayle Bruene, agreed. “The course teaches real-life scenarios with real significance.” Aarhus and other seniors just took “Credit When Credit is Due” at Cedar Falls High this fall.

CCCS of Northeastern Iowa offers “Credit When Credit is Due” as part of a financial education program called “MoneyMap”. The credit counseling agency’s executive director, Karen Atwood, created “MoneyMap” to guide adults and students through financial challenges in their lives. “MoneyMap” also includes “Get Checking”, a course that teaches how to maintain a checking account, “Renting Today”, a lesson in landlord/tenant issues and “Make Your Move”, a course for anyone buying a home.

“We’re pleased to offer ‘Credit When Credit is Due’ in Cedar Falls High School as part of our ‘MoneyMap’ program,” said Atwood “We feel the course gives students the practical knowledge they need to handle credit and their finances, especially in our credit crazy culture.” Atwood originally started using “Credit When Credit is Due” for the people who came to her agency for credit counseling. She said the course helped so much, she decided to introduce it into Cedar Valley high schools. Expo High in Waterloo was the first to make the course a requirement. Atwood then successfully placed “Credit When Credit is Due” in other local high schools, including Cedar Falls High.

“It’s the financial version of drivers’ education,” she said. “School administrators have agreed to make the course a requirement because they see the practical value in teaching good credit skills. If students learn those skills early, our economy will benefit as a whole, because young people will learn the pitfalls of credit early on and could very well avoid bankruptcy later in their lives.”

Teacher Gayle Bruene partners with counselors from CCCS of Northeastern Iowa who come into her classroom to teach the course. “Students love the chapter about buying a car,” said Bruene. “They (the instructors) make it interesting for high school students.”

Students themselves explain the value of the course. “I think it’s good to learn about credit in high school because a lot of students are going to college and moving away from their parents and will need to know how to budget on their own.”

CCS of Northeastern Iowa counselor, Kent Baldwin, will teach the next “Credit When Credit is Due” course in Cedar Falls High School in 2006. He said he receives good reviews when he teaches the course in other high schools too. He likes to leave his students with three financial tips: do a budget, pull a credit report and read the fine print. “I always tell them if they walk away with those three tips from the course, they should not have any problems with financial transactions.” Baldwin said those tips can help anyone facing debt from the holidays too. “It’s never too late to get a handle on your credit,” he said.

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