



# COLLEGE IS A LEARNING EXPERIENCE

**DON'T LEARN TO USE CREDIT CARDS THE HARD WAY, TOO.** If you have a credit card, you've got a credit score. And it's tough to fix once the damage's been done. It's a lot like your GPA: One bad grade (or missed payment) can do serious damage. And not only do lenders judge you by it, so do landlords, insurance companies and even employers. But if you manage your credit, you can use it to your advantage. Learn how at [whatsmyscore.org](http://whatsmyscore.org)