Summer vacation is coming to an end. For many students, the return to school or the transition to college is an important step in the maturation process. Lessons will be learned not only in the classroom, but also in the real world. I would like to highlight some important credit safety tips to make the transition back to school or college a safe and sensible one:

- **Use credit cards responsibly:** Credit cards offer great benefits; you can buy now and pay later. But if you don’t monitor purchases, your debt level can quickly become unmanageable. The costs in terms of fees and interest could be significant, and damage to your credit history can be difficult to repair.