

Why do so few millennials
have credit cards?

- Millennials already have a lot of debt through student loans
- Due to a change in laws, it is more difficult for younger people to get credit cards
- Many do not want to be indebted like their parents and other family members

[Click here for more info on this topic](#)

1. What are some ways in which waiting to get a credit card could negatively impact a millennial in the future?
2. Do you currently have a credit card? If not, do you think you will get one in the next few years? Why or why not?
3. If you have a credit card account currently (or if you decide to open one), what are some things you will need to think about to manage your finances?