GOAL 13.0 **SMART CREDIT MANAGEMENT**  
Goal 13.1 About Credit  
Goal 13.2 Credit Cards  
Goal 13.3 Loans  
Goal 13.4 Credit Ratings  
Goal 13.5 Debt Management  
Goal 13.6 Your Rights  
Goal 13.7 Identity Theft  
Goal 13.8 Sources of Help