

*Poster Session*

**Use Debit Cards Wisely Program**

Bobbie Shaffett, Susan Cosgrove, Rita Green, Charlestien Harris, Teresa Lyle, Shretta Varnado,  
Mississippi State University Extension Service, Family Resource Management Agents

**Key words:** Debit Cards, Financial Education

**Abstract:**

Use Debit Cards Wisely is a program developed in 2009 by the Mississippi State University Extension Service in response to the growing problem of overdraft fees, a major source of revenue for banks and major source of loss for consumers. Bank and credit union revenue from overdraft fees reached \$24 billion last year, up 35 percent from two years earlier. The program has reached thousands of consumers in just one year and the corresponding publication is popular for financial fairs with church and other community groups. Download the MSU Extension Service Debit Card publication #2529 and form #1103 available online at [MSUcares.com](http://MSUcares.com)

Bobbie Shaffett, Ph.D., Family Resource Management Specialist, Mississippi State University Extension Service,  
School of Human Sciences, Box 9745, Mississippi State, MS 39762, Phone: 662-325-3080, Fax: 662-3235-8188  
Email: [bobbies@ext.msstate.edu](mailto:bobbies@ext.msstate.edu)