

Credit Cards for College Students... Let Me Explain!

I am one of those educators who is always looking for strategies to get my students more engaged with course materials. I have found many good techniques throughout the years, and I have adopted them to meet my students' classroom needs. Usually, the most successful techniques are quick and easy to execute, and one of my recent developments, "credit cards," serves as a good example. With "credit cards," students have an opportunity to earn a few extra credit points by responding correctly to a question I pose on an index card.

Once a week, at either the beginning or the end of a class period, I ask the class a question that has only one correct answer, such as "What day of the week is it today?" In the discipline of sociology, I might ask, "What do you call the process people go through when they learn to fit into their culture?" Students must put away all of their notes, books, and laptops before I pose the question, and there is no talking during the activity. The question could be posed at the beginning of class to check which students actually did the assigned reading on the chapter, or at the end of class as a review question for material that was introduced during the class period. Asking the question at different times causes students to get to class on time so they do not miss the question and it keeps students from leaving early for the same reason.

I ask the question aloud in class as I place the index card on the document camera for everyone to see. After all students have turned in their cards, I reveal the correct answer along with the textbook page number where it can be found. I use different questions for different sections of the same course to prevent the "sharing of answers" between students.

At the end of the semester, I return all of the cards to the students, with the total number of extra credit points earned listed on the top card. The students can then compare their "credit card" balance with what I have recorded in my grade book. Overall, student feedback has been very positive.

The credit card activity is inexpensive, flexible, and takes very little time to complete. The expense of the activity is relatively nothing, just the cost of the index cards. I have varied the format of the activity by also returning the cards to my students at the end of each unit throughout the semester, rather than waiting until the end. Instead of index cards, questions could be added to Power Point or Prezi presentations.

Credit cards provide instructors with quick feedback about student engagement with assignments, lectures, and class discussions. In my classroom, credit cards have become an asset!

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