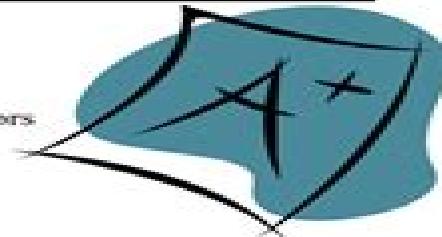


## Lesson 1:

# My Credit Report Card

### Lesson Overview:

This lesson will provide students with an overview of elements that are included in their credit report. Students will examine how various behaviors affect their credit score and how that score affects their ability to acquire credit. The lesson will also teach students how to obtain free copies of their credit report.



### Pacing:

Approximately 120 minutes will be needed to complete this lesson.

### Materials:

- Copies for each student or an overhead of *Credit Report Quiz*
- Overhead of answer key for *Credit Report Quiz*
- Copies of *Why Credit Is Important*, *FICO Score/How to Get Your Credit Report*, *What's In Your Score?*, and *Duration of Credit Report* for students
- Power Point presentation from the following website:  
[http://www.consumerjungle.org/images/stories/documents/credit/5\\_Credit%20Scores%20and%20Reports.ppt#1](http://www.consumerjungle.org/images/stories/documents/credit/5_Credit%20Scores%20and%20Reports.ppt#1) (or transparencies of slides from presentation)
- Copies of Credit Report Card scenarios worksheet for students

### Background Information:

Students should already be familiar with the concept of using credit to make payments on purchases over time. Students should also be familiar with the "three C's" (character, capital, and capacity) for determining credit. It is recommended that this activity be used following the *Credit: Friend or Foe?* and *Uh oh, What should I do?* lessons also contained in this PFL document. Students should already be familiar with the terms: borrower, lender, lease, mortgage, repossession, bankruptcy, balance, and credit card.

### Student Outcomes:

- Students will know the key factors used in determining credit score.
- Students will know how to obtain a copy of a credit report.

# Carolina Credit Report Summary Answer Key

**United States. Courts of Appeals**

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