



ACTIVITY A

Understanding Credit Scores

CREDIT SCORE MATCH

Directions: Place cards in 'Positive Impact' and 'Negative Impact' piles.

01

**PAID BILLS ON TIME,
EVERY TIME**

02

**OPENED A FEW
CREDIT ACCOUNTS
AND NEVER
USED THEM**

03

**HAVE A CREDIT
CARD WITH HIGH
LIMIT AND LOW
BALANCE**

04

**HAVE A
LONG CREDIT
HISTORY**

05

**USING 10%
OF AVAILABLE
CREDIT**

06

**HAVE A BROAD
MIX OF DIFFERENT
CREDIT TYPES**

07

**USE A CREDIT CARD
FOR REGULAR
EXPENSES, PAYING
IT OFF IMMEDIATELY
EACH TIME**

08

**CHECKED CREDIT
REPORT AND HAD
INCORRECT INFO
REMOVED**

09

**SKIPPED A PAYMENT
THEN MADE IT UP
THE NEXT MONTH**

CREDIT SCORE MATCH

Directions: Place cards in 'Positive Impact' and 'Negative Impact' piles.



10

**PAID BILLS ON TIME,
ONCE**

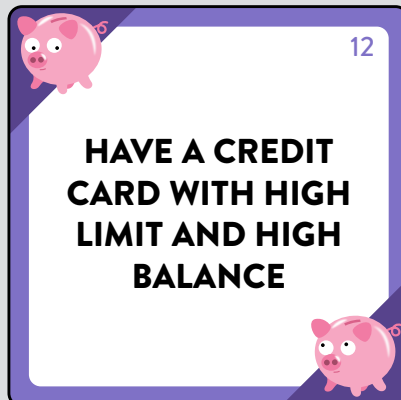
This card features a pink piggy bank icon in the top-left corner and another in the bottom-right corner. The text is centered on a white background with a purple border.



11

**OPENED A FEW
CREDIT ACCOUNTS
AND USED THEM ALL
TO THE MAX**

This card features a pink piggy bank icon in the top-left corner and another in the bottom-right corner. The text is centered on a white background with a purple border.



12

**HAVE A CREDIT
CARD WITH HIGH
LIMIT AND HIGH
BALANCE**

This card features a pink piggy bank icon in the top-left corner and another in the bottom-right corner. The text is centered on a white background with a purple border.



13

**HAVE NO CREDIT
HISTORY**

This card features a pink piggy bank icon in the top-left corner and another in the bottom-right corner. The text is centered on a white background with a purple border.



14

**USING 60%
OF AVAILABLE
CREDIT**

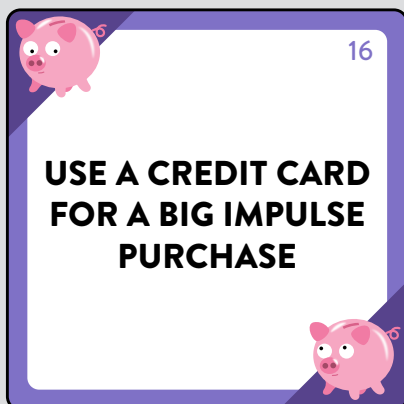
This card features a pink piggy bank icon in the top-left corner and another in the bottom-right corner. The text is centered on a white background with a purple border.



15

**USE A SINGLE LINE
OF CREDIT FOR
ALL YOUR NEEDS**

This card features a pink piggy bank icon in the top-left corner and another in the bottom-right corner. The text is centered on a white background with a purple border.



16

**USE A CREDIT CARD
FOR A BIG IMPULSE
PURCHASE**

This card features a pink piggy bank icon in the top-left corner and another in the bottom-right corner. The text is centered on a white background with a purple border.



17

**HAD MANY
CREDIT CHECKS
PERFORMED BY
LENDERS**

This card features a pink piggy bank icon in the top-left corner and another in the bottom-right corner. The text is centered on a white background with a purple border.



18

**FINALLY PAID OFF A
BIG OUTSTANDING
BALANCE**

This card features a pink piggy bank icon in the top-left corner and another in the bottom-right corner. The text is centered on a white background with a purple border.



19

**HAVE A CREDIT
CARD WITH LOW
LIMIT AND LOW
BALANCE**

This card features a pink piggy bank icon in the top-left corner and another in the bottom-right corner. The text is centered on a white background with a purple border.



20

**USING 30%
OF AVAILABLE
CREDIT**

This card features a pink piggy bank icon in the top-left corner and another in the bottom-right corner. The text is centered on a white background with a purple border.



21

**OPENED A FEW
CREDIT ACCOUNTS
AND USED THEM
SPARINGLY**

This card features a pink piggy bank icon in the top-left corner and another in the bottom-right corner. The text is centered on a white background with a purple border.

CREDIT SCORE MATCH

Directions: Place cards in 'Positive Impact' and 'Negative Impact' piles.

22

**PAID BILLS LATE,
ONCE**




23

**CLOSED A CREDIT
CARD ACCOUNT
TO BEGIN PAYING
IT OFF**




24

**HAVE A CREDIT
CARD WITH A HIGH
INTEREST RATE
AND UNUSED
REWARDS**




25

**DECLARED
BANKRUPTCY
FIVE YEARS AGO**




26

**USING 90%
OF AVAILABLE
CREDIT**




27

**OPENED MANY
CREDIT ACCOUNTS
IN A SHORT TIME**




28

**USED A CREDIT
CARD TO PAY OFF
ANOTHER
CREDIT CARD**






29

**USING 70%
OF AVAILABLE
CREDIT**






30

**MADE A BUDGET
THAT TREATS YOUR
AVAILABLE CREDIT
AS INCOME**

31

**HAVE A CREDIT
CARD WITH LOW
LIMIT AND HIGH
BALANCE**

32

**USING 50%
OF AVAILABLE
CREDIT**




33

**OPENED A FEW
CREDIT ACCOUNTS
AND BUILT UP A
HIGH BALANCE
ON EACH**

