




# ACTIVITY B

## Understanding Credit Scores

### SPOT THE BAD CREDIT CHOICES

Directions: Circle the bad credit choices on this example credit card statement.



## CREDIT CARD STATEMENT

June 15 – July 14

### ACCOUNT SUMMARY

PREVIOUS BALANCE	\$755.36
PAYMENTS AND CREDITS	\$160.20
PURCHASES	\$329.33
BALANCE TRANSFERS	\$0.00
CASH ADVANCES	\$40.00
FEES CHARGED	\$17.00
INTEREST CHARGED	\$7.52

### PAYMENT INFORMATION

<b>NEW BALANCE</b>	<b>\$989.01</b>
Total Credit Available	\$1,000.00
Minimum Payment Due	\$15.00
Payment Due Date	August 5

⚠ Last payment overdue, please pay now

### Transactions

Date	Transaction details	Amount
JUNE 16	BLING KING EXPENSIVE FAKE JEWELS	\$160.20
JUNE 18	CASH ADVANCE	\$40.00
JUNE 21	*CASH ADVANCE FEE	\$5.00
JUNE 27	MOONBUCKS COFFEE, DOWNTOWN	\$9.90
JULY 01	CAT MART FELINE WAREHOUSE	\$55.30
JULY 04	*OVER LIMIT FEE	\$12.00
JULY 06	FINANCE CHARGE—INTEREST	\$7.52
JULY 07	REFUND—BLING KING RETURNS DEPT.	– \$160.20
JULY 10	MONDO MART	\$22.04
JULY 11	FARMER’S MARKET—CARL’S RUTABAGAS	\$9.50
JULY 14	WHATMASHOP ONLINE DOODADS	\$35.99
JULY 11	DELICATE TRUFFLE EMPORIUM	\$21.40
JULY 14	FIVE DOLLAR PIZZA SLICE	\$15.00

⚠ YOU ARE NEARING YOUR CREDIT LIMIT

