



UNDERSTANDING CREDIT REPORTS

GRADE LEVEL 9-12

"TAKE CHARGE OF YOUR FINANCES"

Time to complete: 90 minutes

NATIONAL CONTENT STANDARDS

Family and Consumer Science Standards: 1.1.6, 2.1.2, 2.3.1, 2.3.3, 2.4.1, 2.5.4, 2.6.1, 2.6.2, 2.6.4, 3.2.5, 3.3.3, 3.5.2

National Council on Economic Education Teaching Standards:

National Standards for Business Education

- Career Development:
- Economics: VII.1
- Personal Finance: VII.1, VII.2, VII.3-4

OBJECTIVES

Upon completion of this lesson, students will be able to:

- Understand the elements of a credit report.
- Distinguish between negative and positive credit.
- Implement positive strategies to develop a positive credit report.
- Request a copy of a credit report.
- Describe steps to correct a mistake on a credit report.
- Understand how a credit score is calculated.
- Describe how a credit score affects interest rates and credit availability for a consumer.

INTRODUCTION

Many of today's consumers lack a basic understanding of credit reports and credit scoring. This lesson plan is designed to help students understand what credit reports are, how to build a positive credit history, become familiar with credit reporting agencies, and how to request individual credit reports.

Credit is when goods, services, and/or money is received in exchange for a promise to pay back a definite sum of money at a future date. For example, receiving a loan to pay for higher education expenses is credit. The lender "trusts" the borrower to repay the money. A lender is the person or organization who has the resources to provide the individual with a loan. When the privilege of borrowing has been extended, the borrower is usually expected to pay interest or fees such as processing in addition to the amount borrowed.

Credit Reports:

When a consumer chooses to apply and/or use credit, the information is kept in a credit report. A credit report is a record of a consumer's credit history. Credit history is a record of transactions involving the use of credit.

Individuals do not have a credit report if they have not previously used credit. A credit report affects one's ability to acquire credit. A positive credit report informs lenders the consumer is financially responsible whereas a negative credit report could reflect a financially irresponsible consumer. Personal information found on a consumer's credit report may vary. Common information includes:

- Name and aliases;
- Current and past addresses;
- Marital status;

Credit Report Lesson Plans

Padhraic Smyth

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

Credit Report Lesson Plans:

Whispering the Techniques of Language: An Emotional Journey through **Credit Report Lesson Plans**

In a digitally-driven earth where screens reign supreme and instant connection drowns out the subtleties of language, the profound techniques and mental subtleties concealed within words usually go unheard. However, situated within the pages of **Credit Report Lesson Plans** a captivating fictional treasure sporting with natural thoughts, lies an extraordinary journey waiting to be undertaken. Written by a skilled wordsmith, this enchanting opus encourages viewers on an introspective trip, gently unraveling the veiled truths and profound affect resonating within the very fabric of every word. Within the psychological depths with this touching review, we will embark upon a honest exploration of the book's primary styles, dissect its interesting publishing style, and yield to the effective resonance it evokes heavy within the recesses of readers' hearts.

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