

5.4 Game Instructions (Why Credit Scores Matter for Your Future)

Credit Score Challenge

Welcome to your financial future where credit scores can make a huge difference in your ability to purchase big-ticket items, establish important services, get hired, and access the lowest interest rates and insurance premiums possible. Can you achieve the perfect credit score?

OBJECT

Improve your credit score!

SETUP

- Each player places their playing piece at a credit score of 400.
- Mix up the *Impact Cards* and place them facedown in a stack where both players can reach them.
- Place the *Decision Cards* (larger than the *Impact Cards*) facedown in a stack near the game board.

GAMEPLAY

- The youngest player goes first. Play then alternates between players.
- On your turn, draw one *Impact Card* from the deck and read the scenario and credit score impact **aloud**. Move your playing piece forward or backward along the *Game Board* according to the description on your card. Your credit score will usually increase **or** decrease by 50 **or** 100 points. (**Note:** In reality, credit scores can change by a wider variety of increments than those seen in the game.)
- If you draw an *Impact Card* with a question mark on it, your opponent will draw a *Decision Card* and read a scenario with various choices to you. Once you announce your decision, your opponent will reveal the impact of your choice.
- The lowest your credit score can go is 300. If you are on the 300 space and you draw a card that has a negative impact on your credit score, you will stay at 300 until you draw a positive *Impact Card*.

WINNING THE GAME

A player may win the game in one of two ways.

Possibility #1: A player wins when they achieve a perfect credit score of 850.

Possibility #2: A player wins when they have a higher credit score than their opponent once all *Impact Cards* have been drawn.