

Name:

Date:



## INTRO

### FILL IN THE BLANKS

It's the night before you and your 3 friends are planning to go to an NBA basketball game. Unfortunately, you get super sick and can't make it, but you still want your friends to enjoy the game and you offer to let one of them borrow your favorite jersey. Read each friend's description below. Then, select which friend you would choose and why.

**Alex:** *He loves borrowing friends' hats but has a bad habit of losing them sometimes.*

**Britney:** *She has borrowed your school sweatshirt a couple of times and returns it washed but with food stains.*

**Chuck:** *You've lent him clothes quite a few times, and he always returns them in great condition.*

I would let \_\_\_\_\_ borrow my jersey because \_\_\_\_\_  
\_\_\_\_\_.



## LEARN IT

### VIDEO: [What's a Credit Score?](#)

In the INTRO activity above, you had to think about weighing the pros and cons when deciding who to loan your jersey to - it has to be someone you trust! Similarly, when people need to borrow money, it's important that they prove that they are trustworthy and can repay the money. Watch the video to learn about how this works with credit scores! Then, answer the questions.

1. What is a credit score?

2. Explain how credit scores are similar to grades on a report card.

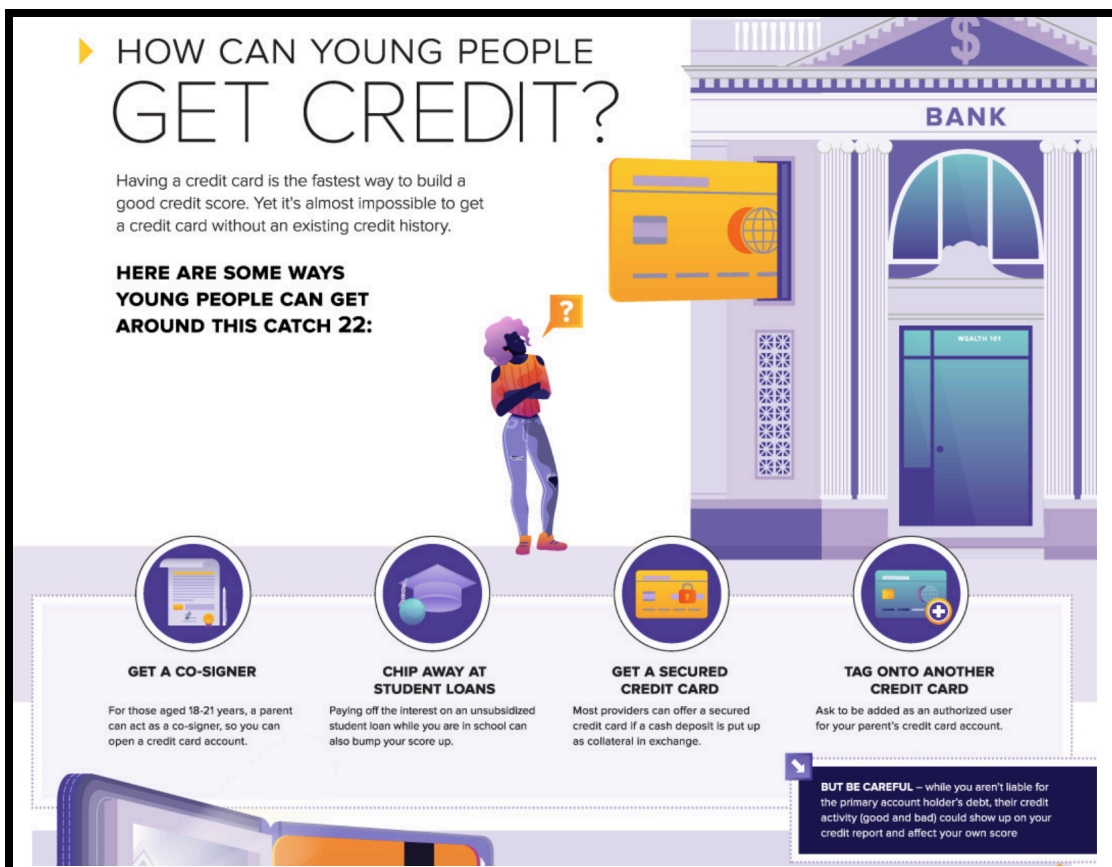
3. Why is it best to have a PRIME credit score?

4. What are 5 factors that affect a credit score?

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**INFOGRAPHIC: [How Can Young People Get Credit?](#) [[CLICK FOR LARGE VERSION](#)]**

As a young person, you can't yet open up your own credit card or show that you are trustworthy by paying all of your bills or loans on time, so it can be tricky to figure out where to start when building and accessing credit. However, there are some options available for people who are just starting to build their credit! Review the infographic below to learn about how young people can get credit. Then, answer the questions.



1. How old do you have to be before you can open up your own credit card account with a co-signer?

2. Which of these credit building options do you personally think is the easiest method that you can see yourself doing? Explain your reasoning.

3. Once you turn 18, if you choose one of the 4 options for accessing credit, how will you be sure you use that credit responsibly?



## PLAY: Act It Out Challenge!

After learning about how credit scores work and some basic steps young people can take to build and improve their score, it's time for you to think about how this could look in real life! You and your team will be assigned one of the 5 factors that affect a credit score and create a skit. Then, your classmates have to guess whether your skit would make a person's credit score INCREASE or DECREASE. Follow your teacher's instructions for the Act It Out Challenge! Then, answer the questions.

### Part I: Work with Your Team

1. Which of the 5 factors that affect a credit score was assigned to your team? What percentage of a credit score is affected by this factor?

2. In your own words, explain how this factor affects a person's credit score.

3. Decide with your team if you want to demonstrate a skit that would INCREASE or DECREASE a person's credit score.

4. Use the box below for any team notes about presenting the skit.

Part II: Reflection

5. Use the table below to jot down important points that come up from watching each teams' skits.

Actions that INCREASE a credit score	Actions that DECREASE a credit score



EXIT TICKET

1. Why is keeping a good credit score important?

2. What are 2 ways you can start building strong credit practices as a teenager?