

LESSON #8

ACTIVITY

DISCOVERING HOW YOUR CREDIT

SCORE CAN AFFECT YOUR LIFE



Natalie is driving into her future, but she's facing a few pit stops along the way. Read each of Natalie's crossroads in life and decide if her actions will cause her credit score to go up and down.

Crossroads 1

After graduating high school, Natalie opens a few credit cards. At first she is able to pay off each card in full, but over the course of a year, she falls behind and ends up maxing out each of her cards.

Will her credit score go up or down? Why? _____

Crossroads 2

Natalie moves into a nice apartment and is responsible for paying the rent, the cable bill and the water bill, all of which she pays on time each month.

Will her credit score go up or down? Why? _____

Crossroads 3

A debt collector calls Natalie about her maxed-out credit cards she hasn't paid in months.

Will her credit score go up or down? Why? _____

Crossroads 4

A friend tells Natalie she should check out her credit report, especially if she's behind on credit card payments. Natalie laughs it off and decides she'll check it later, maybe when she's ready to buy a house.

Will her credit score go up or down? Why? _____

End of the Road

Overall how do you think Natalie did? Did she manage her credit score successfully or drive it off the road?
