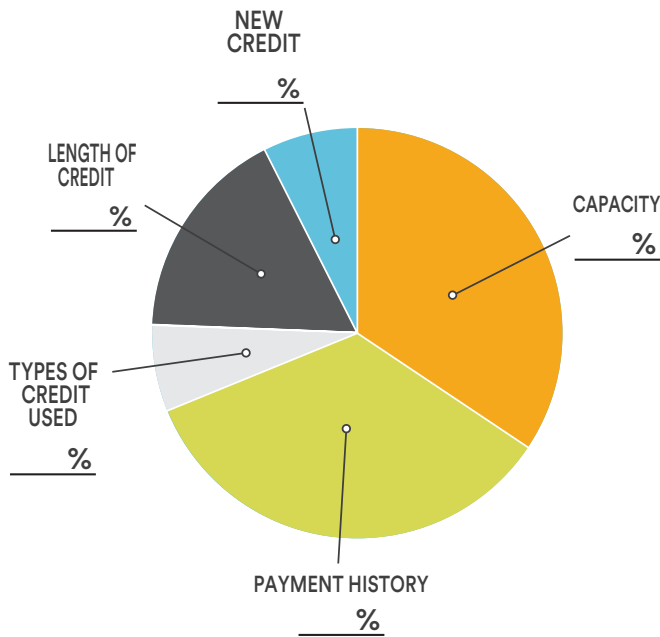


CREDIT SEMINAR NOTES

1) Credit score ratings range from _____ to _____

2) What is the average credit score? _____

3) Fill in the pie chart below:



4) The most important thing you can do for your credit is: _____

5) List 3 negative impacts on your credit:

1. _____
2. _____
3. _____

6) Payday lenders and rent-to-own centers are a good way to increase your credit score:

TRUE

FALSE

7) How much can your credit score be affected from each of the following?

Paying a bill late: _____

Filing bankruptcy: _____

Getting a judgement: _____

Home foreclosure: _____

Charge off: _____

Maxed out cards: _____

8) List 3 things that don't affect your credit score:

1. _____
2. _____
3. _____

9) How much interest will you pay on a \$20,000 car loan for 60 months at 1.99%?

10) How much interest will you pay on a \$20,000 car loan for 60 months at 4.99%?

11) How much interest will you pay on a \$20,000 car loan for 60 months at 9.99%?

12) What are the **3** ways to protect your credit score from fraud?

- 1. _____
- 2. _____
- 3. _____

13) What are the **3** nationwide credit reporting agencies?

- 1. _____
- 2. _____
- 3. _____

14) What is the purpose of a fraud alert?

15) List **6** ways you can improve your credit score:

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____

16) Did you know you can get a free copy of your credit report once a year from www.annualcreditreport.com?

TRUE

FALSE

**Note: It won't give you a score, but it will give you a full detailed description and status of all of your accounts!*

ADDITIONAL COMMENTS/NOTES:
