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**2.6.2.F1 Credit
Basics**

Credit Basics

Vocabulary List

2.6.2.E1 Big Bling

Credit Card

Agreement and

Disclosure 2.6.2.E2

Credit Basics

Information Sheet

2.6.2.F1 Credit

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Presentation

2.6.2.G1 Spending
and Borrowing Unit
Multiple Choice
Test Bank and

Credit Basics

Lesson Plan 2.6

Types of Insurance
Note Taking Guide
Total Points Earned
Name Total Points

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Possible Date
Percentage Class
Directions: Use the prompts provided to take notes during the lesson.
What An insurance is risk? What is emergency savings? Risk is managed risksby using...

and Scores Note

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Credit Basics 1.
CREDIT BASICS
Advanced Level ...
2.6.2.G1 HOW TO
OBTAIN CREDIT
Credit application
Exact process
depends on the
type of credit and
lender A form
requesting
information about

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a credit applicant
Typical questions

Personal

information Credit
requested Credit
history check

Evaluate your
credit report and
score The trade-off
to no ...

Understanding Credit Cards Note Guide -

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2.6.3.L1 is provided
but not included as
part of the
recommended
facilitation
instructions or
approximate time.
Use actual credit
card offers instead
of the samples
provided in the

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lesson. Black out
any personal
information.
Discuss their
responses to the
Attitudes About

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Points Earned
Name Total Points

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Understanding
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Points Earned

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Name	Total Points
Possible Date	
Percentage Class	
Identify four positive credit card behaviors: What are three ways a credit card is a convenient payment tool? A credit card is: The cost of credit is expressed as:	

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Understanding
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Name_____

Date_____

Class____ Total

Points Earned 59

Total Points

Possible

Percentage The

Credit Process

What they do:

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Additional

Information: Credit
is... Borrower

Borrower Lender

INFORMATION ON
A CREDIT REPORT
CAN BE DIVIDED
INTO FOUR
CATEGORIES:

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Credit Reports and
Scores Note Taking
Guide Total Points
Earned Name Total

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Points Possible

Answer Key
Date Percentage

Class A borrower

is: A lender is: A

credit history is: A

credit report is:

What are the types

of credit account

information? How

are credit reports

created?

UNDERSTANDING CREDIT CARDS

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of mechanism and
performance.

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Credit Cards

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Charge of Credit
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Guide 1.6.1.L1:

What have you heard about Credit Cards? What do you want to know about credit cards?

Answers will vary

Answers will vary

money What is

credit? Credit is

when goods,

services, or money

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is
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with assessments
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Taxes Note Taking
Guide 2.2.2.L1 per
participant The
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PowerPoint
presentation
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sheet of paper per
group of 2-5 1.
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TotalPointsEarned
TotalPointsPossible
Percentage Name
Date

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Credit Basics
Advanced Level
You have used
credit if you
receive money,

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goods or services in exchange for your promise to pay back a definite sum of money at a future date. Credit involves borrowing. Credit availability depends in large part on whether lenders trust that

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Points Earned
Name Total Points
Possible Date
Percentage Class
Managing Credit
Responsibly

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11. _____ An
example of
closed-end credit is
a secure credit
card. 12. _____ If an

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Answer Key

individual does not meet the credit terms for a pawn loan, the lender will keep the property.

13. _____

Evaluating the purpose of credit is an important consideration to using credit responsibly. 14.

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