



Content Outline

Build: Credit Fundamentals

LESSON	TOPICS	DESCRIPTION	LEARNING OBJECTIVES <i>STUDENTS WILL BE ABLE TO...</i>
(1) WHAT IS CREDIT?	<ul style="list-style-type: none"> ● Purpose of Credit ● Credit Worthiness 	This module aims to provide students with basic knowledge about the importance of positive credit both now and in the future.	<ul style="list-style-type: none"> ● Define credit ● Understand the scope of the course and topics
(2) ACQUIRING CREDIT	<ul style="list-style-type: none"> ● Types of Accounts ● Applying for Credit ● Credit Best Practices 	This module addresses how students can acquire their first credit card and use it responsibly. Students will be introduced to different types of credit cards and the fees associated with using them.	<ul style="list-style-type: none"> ● Summarize the long-term impact of credit ● Explain how to apply for a credit card ● Identify best practices for using credit cards
(3) GROWING CREDIT	<ul style="list-style-type: none"> ● Three C's of Cosigners ● Selecting a Cosigner 	This module teaches students how to recognize identity theft and what steps to take when inaccuracies are identified on a credit report.	<ul style="list-style-type: none"> ● Evaluate credit offers (car loan or student loan) ● Evaluate the need and usefulness of cosigners

<p>(4) MANAGING CREDIT</p>	<ul style="list-style-type: none"> ● Credit Reports vs. Credit Scores ● Impacts on Credit 	<p>The purpose of this module is to show students the differences between credit reports and credit scores. Topics like improving credit scores and interpreting credit reports will be explored.</p>	<ul style="list-style-type: none"> ● Differentiate between a credit report and a credit score ● Identify factors that increase or decrease a credit score
<p>(5) ADDRESSING CREDIT ISSUES</p>	<ul style="list-style-type: none"> ● Finding and Reporting Identity Theft ● Preventing Identity Theft 	<p>This module teaches students how to recognize identity theft and what steps to take when inaccuracies are identified on a credit report.</p>	<ul style="list-style-type: none"> ● Identify credit-related scams and fraud ● Identify best practices in dealing with inaccuracies in a credit report

