

Name: _____

Score: _____

Get Smart about Credit Worksheet

(Ice Cream)

1. Creditors are evaluating your _____ when they try to determine if you have a steady job and an occupation that is likely to provide enough income to support your credit use.
2. Creditors are evaluating your _____ when they try to decide if you possess the honesty and reliability to repay credit debts.
3. Creditors assess _____ by determining if you have any valuable assets such as real estate, savings or investments that could be used to repay credit debts if income is unavailable.
4. The indicator which summarizes the information in your credit report into a number is called a _____.
5. A higher credit score will help you get approved for a _____ interest rate.
6. _____ makes up 35% of your credit score.
7. _____ makes up 30% of your credit score.
8. One of the three major credit bureaus is _____.
9. The name of the company sponsoring this event is _____.
10. The name of the credit union office at Northeast High is called the _____.

Provided by:



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Answer Key: Get Smart about Credit Worksheet

1. Capacity
2. Character
3. Collateral
4. Credit Score
5. lower/better
6. Payment History
7. Outstanding Debt
8. Experian or TransUnion or Equifax
9. Lighthouse
10. Viking Branch