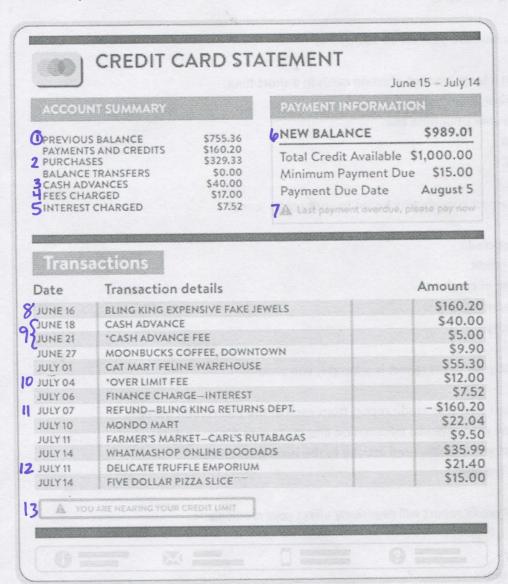
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Name	Key	Date	Pd

## **Credit Scores WS #2**

<u>Directions:</u> Circle the bad credit choices on this example credit card statement. Justify your answer. Then answer the questions on the back.



Justify the reason you circled the choices above.  1. High credit utilization vale  2. habit of over spending  3. debt  4 bad spending habit	10. Using more than is available 11. quitty feeling 12. bad spendings decisions 13. high utilization rate
5. avoid by making payment out 6. continued high credit utility 7. hurs credit	atily vale
7. huras credit	
8. Bad spending deising of paying of paying of	ff in the

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D	B. Average	
	C. Good	
	D. Prime (excellent)	
2.	How can you improve your credit score?	
	A. Open a large amount of credit cards in a short time.	
t	B. Monitor your credit.	
E	C. Keep your utilization low.	
	D. A&B	
	E. B & C	
3.	What is the largest contributing factor to your credit score?	
	A. Mix of credit	
N	B. New credit	
リ	C. Length of credit	
	D. Payment history	
	E. Capacity	
	E. Capacity	
4.	To ensure that your credit report is accurate, you should:	- 04
	A. Request your free credit report from each of the main credit bureaus	
D	B. Review your personal information and make sure it's up to date	
V	C. Report any unauthorized activity to the issuing credit bureau	
	D.) All of the above	
	o.) All of the above	
5.	Checking your credit report will negatively affect your credit score.	
D	A. Always	
D	B. Sometimes	
	C. Never	
	· · · · · · · · · · · · · · · · · · ·	DO ANN D
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1. A credit score of 720 or more is considered:

A. Poor