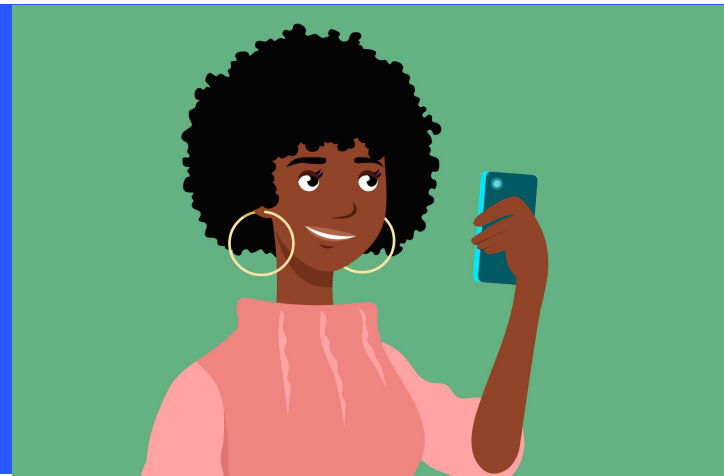


# Build: Credit Fundamentals

FREE DIGITAL LESSONS



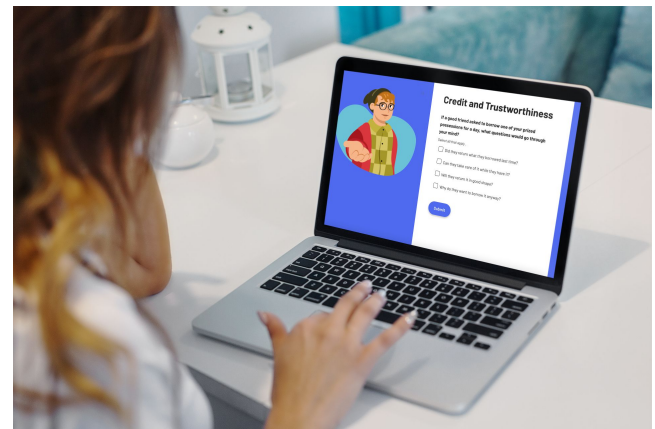
## Credit Building Skills for Teens

In this course, we cover the basics of credit, building creditworthiness, protecting against fraud, interpreting credit reports, and dealing with fraud. As high school students get older, they will be exposed to situations where their credit will be evaluated such as applying for credit cards and loans. Making smart financial decisions early can positively affect a credit score, which can save students a substantial amount of money in interest payments over their lifetime.

**Build: Credit Fundamentals** is a digital program that helps students build knowledge about acquiring credit, growing credit, managing credit and dealing with fraud or inaccuracies with credit in effective ways.

### THE LEARNING EXPERIENCE

- EVERFI's self-graded, interactive lessons help students develop simple, actionable strategies to better manage their finances and protect themselves when using payment applications.
- Real-world scenarios prime students for long-term behavioral change using problem-solving and self-reflection activities.
- Detailed score reports and offline extension activities help teachers maximize their impact across all students.



**Grade Level:** 9th - 12th

**Total Lessons:** 5 digital lessons; 5-15 minutes each

**Curriculum Fit:** Finance, Economics, CTE, Social Studies, Business, FACS

**Standards Alignment:** Jump\$tart National Standards in K-12 Personal Finance Education, US State Financial Literacy Standards



LESSONS 2-5 HAVE POST-ASSESSMENTS WITH REAL-TIME SCORE REPORTING

“EVERFI is a great program and is one of the most helpful educational tools I have used in 26 years of teaching.”

— Lisa Meyers, South Doyle High School, Tennessee

## LESSON SCOPE AND SEQUENCE

### 1. What is credit?

- Define credit and situations where credit can be helpful  
**Activity:** Watch introductory video on the purpose of credit

### 2. Acquiring Credit

- Understand the long term impact of credit
- Identify best practices for using credit cards  
**Activity:** Applying for your first credit card

### 3. Growing Credit

- Compare and contrast the 3 C's of creditworthiness
- Evaluate potential cosigners  
**Activity:** Securing car or student loans

### 4. Managing Credit

- Differentiate between a credit report and a credit score
- Identify factors that increase or decrease a credit score  
**Activity:** Adjusting credit utilization to increase credit scores

### 5. Addressing Issues with Credit

- Identify credit related fraud using a report
- Identify best practices dealing with fraud  
**Activity:** Apply best practices to freeze credit

## LESSON PREVIEWS:

### What is credit?

#### On-Ramp to Credit

Being creditworthy is important for getting the credit you need in the future, but how do you gain trust in the first place?

Join these characters to learn how to start, build, and maintain your credit. Let's start strengthening your credit profile today!



Martin

You'll learn how to get started with credit by helping Martin research and apply for his first credit card.



Scott

You'll learn how to strengthen and grow your credit while helping Scott apply for a car loan.

### Acquiring Credit

#### Kinds of Credit Cards

Let's look at the kinds of credit cards Martin could get.



Select each card to learn more.



Become an Authorized User

Flip



Get a Student Credit Card

Flip



Get a Secured Credit Card

Flip

Next →

### Growing Credit

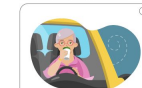
#### Evaluate Cosigners - Collateral

Now let's look at collateral. Which person do you think has the best collateral according to lenders?

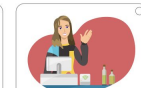


Choose a card, then select submit.

1440 × 288



Scott and his mom live in an apartment, but his mom owns her car.



Scott's sister Ashley owns her store and has a nice car.



Scott's uncle Daniel lives in an apartment with 2 roommates. He takes the bus to his job at the coffee shop.

Submit Reset

Next →



Ready to Start? Register now at  
**EVERFI.COM/K-12**

# EVERFI

EVERFI, Inc., a Blackbaud company, empowers educators to bring real-world learning into the classroom and equip students with the skills they need for success - now and in the future. 3 of 5 U.S. school districts use EVERFI's digital resources to teach topics like financial literacy, social-emotional learning, career readiness, and prevention education.

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