

HS.PFE.A.3

STANDARD STATEMENT:

Analyze the long-term impacts of high and low credit scores.

ESSENTIAL QUESTIONS:

By the end of the unit, students should be able to answer:

- What is a credit score, and how is it used by lenders?
- How do I build and improve my credit score?

PNWFCU LESSON THAT MEETS THE STANDARD:

- [Building Credit](#)

SUPPORTING RESOURCES:

- [Open Education Resources/Oregon Open Learning Group](#)
- [USA Gov – Learn about your credit report](#)
- [Annual Credit Report.com](#)
- [Credit Report Project](#)

POTENTIAL STUDENT ACTIVITIES:

- Critique actions of someone in problematic debt and encourage critical thinking about credit-related decisions.
 - Provide a fictional scenario of someone who accumulated problematic debt (e.g., overspending, missed payments).
 - Ask students to analyze the actions that led to this situation.
 - Discuss alternative choices the individual could have made to avoid debt problems.
 - Empower students to learn from mistakes and make informed credit decisions.
- Analyze a sample credit report and identify areas for improvement.

- Provide a sample credit report (use online tools or create a fictional one).
- Ask students to:
 - Identify different sections (personal information, accounts, payment history, etc.). Interpret credit score and credit utilization.
 - Highlight negative items (late payments, collections).
 - Suggest short-term actions (e.g., paying bills on time, disputing errors).
 - Discuss long-term strategies (building positive credit history, diversifying credit types).

QUESTIONS:

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