

Got Questions?

Have a conversation with your parent or guardian and ask them about their experiences with their credit history and credit score.

See you next time!



Hi First Name!

Working hard and always doing your best usually makes for great results. That's true for students who study hard and graduate at the top of their class, but it's also true for adults who manage their money wisely. One result of being a great money manager is that you can build a strong credit history. And, as you're about to learn, a strong credit history results in a strong credit score.

There are lots of reasons for building an excellent credit score. The main reason is that it allows you to obtain loans for a house, a car, a boat, or any other major purchase. Plus, a very high credit score will help you get the lowest interest rate on your loans.

The activities and information on the pages that follow, along with Penny's podcast, will help you understand everything you need to know about credit histories and credit scores.



TAKE THE CREDIT SCORE QUIZ!



1.) Based on the information shown in the credit score indicator above, what is the proper rating for a score of 577? Circle the rating below that represents your answer.

POOR **FAIR** **GOOD** **VERY GOOD** **EXCELLENT**

2.) Based on the information shown in the credit score indicator above, what is the proper rating for a score of 787? Circle the rating below that represents your answer.

POOR **FAIR** **GOOD** **VERY GOOD** **EXCELLENT**

3.) Based on the information shown in the credit score indicator above, what is the proper rating for a score of 701? Circle the rating below that represents your answer.

POOR **FAIR** **GOOD**
VERY GOOD **EXCELLENT**

4.) Which color represents the best credit scores?

DARK GREEN **LIGHT GREEN** **YELLOW**
ORANGE **RED**

5.) Which color represents FAIR credit scores?

DARK GREEN **LIGHT GREEN** **YELLOW**
ORANGE **RED**



ASK PENNY!

Hello Penny!

When I grow up, I want to have the highest credit score possible. Can you give me some advice on how I can make that happen?

Andrea

QR Code
FPO

THINK OF IT THIS WAY...

Imagine if you were given a number grade for all the classes you ever took in school. At the end of your last school year, if all of your number grades were averaged together, you would receive a final grade that shows how well or how poorly you did.

That's pretty much the same way credit scores work, except they're based on how timely you made your payments and how well you managed your credit overall.

news from **Georgia's Own**

Summer is finally here, and there are lots of fun things for you to do. But remember, summer is also a great time to line up a few jobs that will help you make some money and bulk up your savings account. Just bring your earnings to a Georgia's Own branch and we'll keep it safe so you can watch you balance grow!

CREDIT SCORE / CREDIT HISTORY WORD SEARCH

Find the words listed below. They may appear horizontally or vertically

SCORE - DEBT - PAYMENTS - POOR - FAIR - GOOD - VERYGOOD - EXCELLENT - HISTORY - INCOME

O	R	Y	T	G	R	J	E	L	H	K	P	F	S	A	B	W	M	L
A	B	N	T	R	E	H	Q	W	K	H	L	P	P	C	L	K	V	C
V	W	E	T	E	U	L	K	A	S	I	D	F	G	R	H	K	V	I
P	R	A	W	X	G	N	C	Z	M	S	C	O	R	E	L	E	U	K
R	R	R	I	C	R	R	R	R	R	T	R	R	R	D	E	B	T	L
P	R	E	N	E	G	N	U	K	R	O	L	W	E	I	T	T	Y	U
A	S	T	C	L	E	Y	R	O	I	R	N	T	O	T	U	Y	R	O
V	C	Y	O	L	B	E	A	T	K	Y	M	Y	D	C	G	K	I	K
P	A	Y	M	E	N	T	S	N	R	E	G	A	N	E	O	G	F	D
O	W	R	E	N	V	Z	F	A	I	R	H	I	S	T	O	T	M	E
O	N	X	Q	T	V	E	R	Y	G	O	O	D	Y	M	D	K	O	I
R	N	N	O	R	W	O	G	W	M	K	O	A	N	E	G	N	Y	U