

NAME: _____

DATE: _____

ACTIVITY

Same Report, Different Score

What + Why: Two people. Nearly identical reports. Different scores. Your job is to figure out why, and uncover what really drives a credit score.

Credit reports track several types of financial information, including **utilization** (how much of your available credit you're currently using) and **credit inquiries** (requests made when you apply for new credit). Two people can have similar borrowing histories and still end up with different scores. As you compare these two reports, pay attention not just to what's there, but to how those details differ between the two profiles.

Instructions:

1. With your partner, review both credit reports side by side.
2. Highlight the differences you notice.
3. Discuss:
 - Which differences seem most connected to the score gap?
 - Which one likely had the biggest impact?
4. Prepare a short explanation that includes:
 - The difference you chose.
 - Evidence from the report.
 - Why you believe it influenced the score more than the other factors.

Person A

Credit Score
665
(Good)

Credit Report Summary

Accounts Overview

- Total Accounts: 5
- Open Accounts: 4
- Closed Accounts: 1
- Collection Accounts: 0
- Public Records: 0

Account Type	Open Date	Credit Limit / Loan Amount	Balance	Payment Status
Credit Card 1	Jan 2020	\$5,000	\$4,200	On Time
Credit Card 2	Jun 2021	\$3,000	\$500	On Time
Auto Loan	Mar 2022	\$18,000	\$12,600	On Time
Personal Loan	Aug 2022	\$6,600	\$1,600	On Time

Total Credit Limit (Credit Cards): **\$8,000**

Total Balances (All Accounts): **\$20,900**

Revolving Utilization (Credit Cards Only)



- Credit Card Balances: **\$4,700**
- Credit Card Limits: **\$8,000**
- Utilization: **59%**

Credit History



- Oldest Account: **4 yrs 1 mo**
- Average Age of Accounts: **2 yrs 1 mo**
- Newest Account: **8 mos**

Recent Credit Inquiries



3 (Last 12 Months)

Payment History



100% On-Time Payments
(Last 24 Months)

Person B

Credit Score
760
(Very Good)

Credit Report Summary

Accounts Overview

- Total Accounts: 5
- Open Accounts: 4
- Closed Accounts: 1
- Collection Accounts: 0
- Public Records: 0

Account Type	Open Date	Credit Limit / Loan Amount	Balance	Payment Status
Credit Card 1	Jan 2020	\$5,000	\$1,100	On Time
Credit Card 2	Jun 2021	\$3,000	\$500	On Time
Auto Loan	Mar 2022	\$18,000	\$7,800	On Time
Personal Loan	Aug 2022	\$6,600	\$1,600	On Time

Total Credit Limit (Credit Cards): **\$8,000**

Total Balances (All Accounts): **\$11,000**

Revolving Utilization (Credit Cards Only)



- Credit Card Balances: **\$1,600**
- Credit Card Limits: **\$8,000**
- Utilization: **20%**

Credit History



- Oldest Account: **7 yrs 4 mo**
- Average Age of Accounts: **3 yrs 6 mo**
- Newest Account: **2 yrs 3 mos**

Recent Credit Inquiries



1 (Last 12 Months)

Payment History



100% On-Time Payments
(Last 24 Months)