

NAME: _____

DATE: _____

CASE STUDY

Kai's Credit Report

What + Why: Find out what your financial record actually shows to lenders before it affects something you want.

Every time someone applies for credit, lenders review a credit report that shows patterns of financial behavior over time. That report does not include explanations or intentions; it reflects what has actually been recorded. As you examine Kai's credit report, consider what stands out, what might raise concern, and how small financial decisions can shape how someone is viewed.

Supporting Material:

Topic 2: Introduction (Case Study)

Kai's Credit Report (Case Study)

**Instructions:**

1. Read the **Topic 2: Introduction** and briefly review **Kai's Credit Report** in the case study materials.
2. As you read, consider:
 - What looks strong in Kai's credit report?
 - What looks risky in Kai's credit report?

