

NAME: _____

DATE: _____

ACTIVITY

Risk Signal Spotting

What + Why: Decide which everyday credit mistakes cause the most damage before finding out how the system actually scores them.

Not all credit mistakes are equal. Some signals come from borrowing behavior, while others result from inattention or missed warning signs.

Some behaviors directly affect a credit score, while others may signal fraud, identity theft, or broader financial risk. Not all signals carry the same weight, and not all of them reflect deliberate choices.

As you evaluate each action, think about what it communicates to a lender.

**Instructions:**

1. Work with your group to rank the behaviors from most damaging to least damaging to someone's financial reputation.
2. Your group must agree on one final order.

Be prepared to explain your reasoning during discussion.

Number each behavior from 1 (most damaging) to 8 (least damaging) based on its potential impact on someone's financial reputation.

_____ Max out one credit card

_____ Ignore a credit inquiry you don't recognize

_____ Four credit card applications in one week

_____ Pay off a balance in full

_____ Miss one payment

_____ Make only minimum payments

_____ Close your oldest credit card

_____ Ignore an unfamiliar charge on your credit card statement