

NAME: _____

DATE: _____

ACTIVITY

Opportunity Impact

What + Why: Examine how the financial system interprets the same credit report in four completely different ways.

Your credit report doesn't just sit in a file. It gets interpreted by real people making real decisions about housing, loans, insurance, and employment. In this activity, you'll step into the role of the decision-maker and analyze how the same credit profile can lead to different outcomes depending on the opportunity. By the end, you'll see how credit influences not just approval, but cost, conditions, and access to future options.

Supporting Materials

Kai's Credit Report (Case Study)

Instructions:

- With your group, review your chosen scenario.
- Use **Kai's Credit Report** to answer the four analysis questions.
- Prepare a brief explanation (60–90 seconds) to share with the class that includes your group's final decision (Approve, Deny, or Conditional) with justification.

Scenario 1: Apartment Rental Application	Scenario 2: Car Loan Application
You are a property owner reviewing Kai's rental application. Using Kai's credit report, decide whether to approve, deny, or require conditions (such as a higher deposit or co-signer).	You are a bank loan officer reviewing Kai's application for a car loan. Using Kai's credit report, determine whether to approve, deny, or approve with a higher interest rate.
Scenario 3: Car Insurance Quote	Scenario 4: Job Background Check
You are an insurance agent calculating Kai's monthly premium. Using Kai's credit report, determine whether Kai would likely receive a lower rate, average rate, or higher rate.	You are part of a hiring team reviewing Kai's background for a job involving financial responsibility. Using Kai's credit report, decide whether the report raises concerns, has no impact, or requires follow-up questions.

Our Assigned Scenario: _____

1. What parts of Kai's credit report matter most in this situation?

2. What concern would this decision-maker have, and what might they want clarified?

3. Does Kai's credit report affect approval, cost, or both?

4. Likely outcome:
 - ☐ Approve
 - ☐ Deny
 - ☐ Conditional Approval (higher rate, higher deposit, co-signer, etc.)

Explain: