

NAME: _____

DATE: _____

ACTIVITY

Score Impact

What + Why: Put your new credit knowledge to the test and rank what really impacts your score most.

Earlier, you ranked these credit behaviors based on what felt most serious. Now you understand that credit scores are not based on opinions; they are calculated using specific weighted factors. Some actions carry far more impact than others. In this round, you'll apply what you've explored about payment history, credit utilization, new credit, and account age to rank these behaviors the way a scoring model actually would.



Supporting Materials:

Risk Signal Spotting (completed previously)

Instructions:

1. Work with your group to re-rank the behaviors from most damaging to least damaging to someone's credit score and financial reputation.
2. Use what you've explored about payment history, credit utilization, new credit, and length of credit history to guide your decisions.
3. Your group must agree on one final order.

Be ready to explain your reasoning.

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