

Credit Scores

A credit score is a complex math equation that evaluates your money information. A banker or lender uses your credit score to determine how financially safe you are. This helps you get a loan, a credit card, or some other financial service.

Credit Score	Grades in School
990	A
501	F

Note: The three nationwide consumer-reporting companies tend to use scores between 501-990. The FICO score system uses a range of 300-850.

Rank the five credit scores. (Write 1 next to the best score. Write 5 next to the worst score.)

- _____ A rating with a score of 936
- _____ B rating with a score of 825
- _____ C rating with a score of 773
- _____ B rating with a score of 831
- _____ A rating with a score of 970

Question #1: Do you know your grade point average at school? If not, find out.

Question #2: When was the last time you looked at your report card? What does it tell you about how you're doing in school?

Note: Even though you're too young to have a credit score and a credit report, you can work hard in school. When you work hard in school, you're making better choices about how well you'll do in life.