

All lessons are approximately 45 minutes long.

	<i>Lesson title and learning objectives</i>	<i>Resources</i>	<i>Jump\$tart Standards</i>
<b>6.1</b>	<p><b>Your Credit History</b></p> <p>Students will be able to</p> <ul style="list-style-type: none"> <li>Enumerate the components of a credit report and how long each data type is retained</li> <li>Understand which people or organizations may review your credit report and why</li> <li>Explain key components of the Fair Credit Reporting Act and how it impacts lenders and borrowers</li> </ul>	<p><a href="#">Lesson guide</a></p> <p><a href="#">Student Activity Packet</a></p>	<p>Managing Credit</p> <ul style="list-style-type: none"> <li>7a: Identify the primary organizations that maintain and provide consumer credit reports</li> <li>7c: Explain how a person can get a free copy of their credit report and why this is advisable</li> <li>9a: Explain how landlords, potential employers, and insurance companies use credit reports and credit scores in decision making</li> <li>10a: Describe how failing to repay a loan can negatively impact a person's finances and life</li> <li>12c: Research where to find credible sources of up-to-date information on credit rights and responsibilities</li> </ul>
<b>6.2</b>	<p><b>Read a Credit Report</b></p> <p>Students will be able to</p> <ul style="list-style-type: none"> <li>Read a credit report</li> <li>Understand the importance of reviewing one's credit report and the steps to take to find and dispute errors</li> </ul>	<p><a href="#">Lesson guide</a></p> <p><a href="#">Student Activity Packet</a></p>	<p>Managing Credit</p> <ul style="list-style-type: none"> <li>7c: Explain how a person can get a free copy of their credit report and why this is advisable</li> <li>7d: Outline the process of disputing inaccurate credit report information</li> </ul> <p>Managing Risk</p> <ul style="list-style-type: none"> <li>11d: Explain the steps an identity theft victim should take to limit losses and restore personal security</li> </ul>
<b>6.3</b>	<p><b>Intro to Credit Scores</b></p> <p>Students will be able to</p> <ul style="list-style-type: none"> <li>Name the components of a credit score and how they're calculated</li> <li>Explain the impact of timely payments and low debt on a credit score</li> <li>Identify ways of finding out one's credit score</li> </ul>	<p><a href="#">Lesson guide</a></p> <p><a href="#">Student Activity Packet</a></p>	<p>Managing Credit</p> <ul style="list-style-type: none"> <li>8a: Identify the main factors that are included in credit score calculations</li> <li>8b: Explain how a borrower's credit score can impact their cost of credit and their ability to get credit</li> <li>8c: Recommend ways that a person can increase their credit score</li> </ul>

<p><b>6.4</b></p>	<p><b>Why Credit Score Matters</b></p> <p>Students will be able to</p> <ul style="list-style-type: none"> <li>Describe how their credit score impacts their ability to borrow money and at what rate</li> <li>Understand the implications of a thin file and how they can build credit and improve their score</li> <li>Summarize the rules contained in the Equal Credit Opportunity Act</li> </ul>	<p><a href="#">Lesson guide</a></p> <p><a href="#">Student Activity Packet</a></p>	<p>Saving</p> <ul style="list-style-type: none"> <li>5a: Investigate the areas of financial institution operations that are subject to state and/or federal regulation and supervision</li> </ul> <p>Managing Credit</p> <ul style="list-style-type: none"> <li>8a: Identify the main factors that are included in credit score calculations</li> <li>8b: Explain how a borrower's credit score can impact their cost of credit and their ability to get credit</li> <li>8c: Recommend ways that a person can increase their credit score</li> <li>12b: Discuss the importance of protecting borrowers from discrimination and abusive marketing or collection practices</li> </ul>
<p><b>6.5</b></p>	<p><b>Identity Theft</b></p> <p>Students will be able to</p> <ul style="list-style-type: none"> <li>Understand different types of identity theft and how they might occur</li> <li>Take steps to identify and prevent personal identity theft</li> <li>Explain actions to take if they become a victim of identity theft</li> </ul>	<p><a href="#">Lesson guide</a></p> <p><a href="#">Student Activity Packet</a></p>	<p>Managing Risk</p> <ul style="list-style-type: none"> <li>11a: Provide examples of how online behavior, e-mail and text-message scams, telemarketers, and other methods make consumers vulnerable to privacy infringement, identity theft, and fraud</li> <li>11c: Recommend strategies to reduce the risk of identity theft and financial fraud</li> <li>11d: Explain the steps an identity theft victim should take to limit losses and restore personal security</li> </ul>
<p><b>6.6</b></p>	<p><b>Debt Management</b></p> <p>Students will be able to</p> <ul style="list-style-type: none"> <li>Understand the consequences for not paying one's debts</li> <li>Generate a list of responsible strategies that can be used by an individual to pay down and eliminate their debts</li> <li>Explain the difference between High Rate and Debt Snowball repayment methods</li> </ul>	<p><a href="#">Lesson guide</a></p> <p><a href="#">Student Activity Packet</a></p>	<p>Managing Credit</p> <ul style="list-style-type: none"> <li>10a: Describe how failing to repay a loan can negatively impact a person's finances and life</li> <li>10c: Create a plan for a person who is having difficulty repaying debt</li> <li>12c: Research where to find credible sources of up-to-date information on credit rights and responsibilities</li> </ul>
<p><b>6.7</b></p>	<p><b>Predatory Lending</b></p> <p>Students will be able to</p> <ul style="list-style-type: none"> <li>Explain what a payday loan is and how it can cause users to fall into a cycle of debt</li> <li>Identify what financial need payday lenders are meeting and why consumers use payday loans</li> </ul>	<p><a href="#">Lesson guide</a></p> <p><a href="#">Student Activity Packet</a></p>	<p>Managing Credit</p> <ul style="list-style-type: none"> <li>1b: Compare the cost of borrowing \$1,000 using consumer credit options that differ in rates and fees</li> <li>13b: Discuss the costs and benefits of using alternative financial services relative to traditional banking</li> <li>13c: Explain how using payday loans can cause a cycle of debt</li> </ul>

	<ul style="list-style-type: none"> <li>• Explore payday loan regulation and usage rates across the country</li> </ul>		
<b>6.A</b>	<p><b>Unit Assessments</b></p> <ul style="list-style-type: none"> <li>❖ Teachers, you can access unit assessments on the corresponding <a href="#">Unit Page</a>. You will need to be logged into your Teacher Account.</li> </ul>	<p>Option 1 - Unit Test</p> <ul style="list-style-type: none"> <li>• 25 Multiple Choice</li> <li>• 5 Short Answer &amp; 1 Essay</li> </ul> <p>Option 2 - Summative Assignment</p>	