Build Your Credit

Name _____ Date _____

2–4 players · 1 die · a marker each. Everyone starts with a game score of 600. Roll and move; when you land on a square, add or subtract its points. Solid squares help your credit; dashed squares hurt it. At FINISH, highest score wins. (Game points only. Real credit scores usually range from 300 to 850.)

1 **START** Score 600	2	3 Paid your phone bill on time **+20**	4	5 Missed a payment **–40**	6
12	11 Maxed out your card **–30**	10	9 Used only 10% of your card limit **+15**	8	7 Paid on time again **+20**
13 Paid the full balance **+20**	14	15 Opened 3 new cards at once **–10**	16	17 Paid on time **+20**	18
24	23 Kept your oldest account open **+10**	22	21 Set up autopay **+15**	20	19 Payment 30 days late **–40**
25 Paid on time **+20**	26	27 Bill sent to collections **–60**	28	29 Paid on time **+20**	30 **FINISH**

Player	Score at FINISH	Biggest drop: which square?

1. Which square hurts the most? Which habit shows up on the board most often?

2. How many on-time payments (+20) does it take to make up for ONE bill sent to collections (−60)?

MY MONEY CHOICE

Would you get a credit card at 18? What rule would you set for yourself?

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The quick lesson (read aloud, about 1 minute)

> A **credit score** is a number lenders use to guess whether you'll pay back money. FICO scores usually range from 300 to 850. The biggest factor is **payment history**: paying on time. Keeping balances low, having older accounts and not opening lots of new ones at once also help.

Two teaching points

1. Pay on time, every time. It matters most.
2. Use only a small part of your credit limit.

Answer key

1. Bill sent to collections (−60). Paying on time is the most common square, just as payment history is the biggest part of a FICO score (about 35%). 2. Three on-time payments (3 × 20 = 60).

10-minute run

1. Read the rules; play one game (6 min).
2. Fill in the score table.
3. Answer 1 and 2.

Ask

"Why would a lender care about your past payments?"

Goal

Credit history is built by paying on time, keeping balances low and avoiding new debt in a rush.

Take it further

Ask: what are three ways a good credit score saves money later? (Lower loan interest, apartment approval, lower deposits.)

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Managing Credit**. Print double-sided: the activity on the front, this teaching side on the back.

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