



Build: Credit Fundamentals

Explore how to acquire, grow, manage, and address issues with credit through the experiences of four students and their families. Experience deciding what credit card is best and applying for it, choosing a cosigner for a car loan, improving your credit utilization, and identifying and reporting credit card fraud.

Select a lesson to begin.



MODULE 1

What is Credit?

Learn why credit is important and how building creditworthiness can help you.



MODULE 2

Acquiring Credit

Help Martin learn about the different types of credit cards available to him.



MODULE 3

Growing Credit

Follow Scott as he decides to use a cosigner for a car loan and chooses the

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Michelle Cummings, Julia G. Thompson

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The First-Year Teacher's Survival Guide Michelle Cummings, Julia G. Thompson, 2024-04-02 The quick comprehensive and accessible guide that new educators need to make it through the first year and thrive in the profession The First Year Teacher's Survival Guide provides valuable strategies activities and tools you need to succeed in the classroom Now in its fifth edition this book meets the needs of today's K 12 teachers updated with the latest tools techniques and topics that aren't addressed in teacher education programs Inside you will find practical information on classroom management professional growth trauma informed practices student engagement social emotional learning and more You'll also get an essential introduction to teaching and learning in an AI enabled world as well as maximizing the use of digital tools devices and apps With downloadable forms templates and additional resources available online this book truly supports you as you enter the challenging and rewarding profession of education Get ideas for communicating with concerned parents and caregivers Learn tips for maintaining a comfortable work life balance and prioritizing self care Help your students succeed with tech integration and personalized instruction Maintain a calm safe classroom with classroom management techniques apps and restorative practices Discover proven strategies for creating a positive classroom environment and supportive relationships with students This must have guide is filled with the information and tips new K 12 teachers need to face classroom challenges with confidence and thrive in the profession

Research Handbook on Hate and Hate Crimes in Society James Hawdon, Matthew Costello, 2024-10-03 This comprehensive Research Handbook places the study of hate and hate crimes into historic and cross national contexts examining the reasons behind and the effects of the reported increase in hate crimes in recent years James Hawdon and Matthew Costello bring together a diverse array of experts to highlight the ongoing empirical and conceptual challenges that scholars and practitioners face when studying this topic

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