

Consumer Credit- 3.1- Introduction to Consumer Credit Notes and Assignment

Introduction to Consumer Credit			
Student ID	1. What is consumer credit? 2. How does credit help people in everyday life? 3. What is a credit score and how is it used?		
Homework	1. Define credit. 2. List the types of credit. 3. Explain the difference between credit and debt.	4. Define credit score. 5. Explain how a credit score is calculated. 6. List the factors that affect a credit score.	7. Define credit history. 8. Explain how a credit history is used. 9. List the factors that affect a credit history.
	10. Define credit limit. 11. Explain how a credit limit is used. 12. List the factors that affect a credit limit.	13. Define credit card. 14. Explain how a credit card is used. 15. List the factors that affect a credit card.	16. Define credit report. 17. Explain how a credit report is used. 18. List the factors that affect a credit report.
	19. Define credit counseling. 20. Explain how a credit counselor is used. 21. List the factors that affect a credit counselor.	22. Define credit repair. 23. Explain how a credit repair service is used. 24. List the factors that affect a credit repair service.	25. Define credit monitoring. 26. Explain how a credit monitoring service is used. 27. List the factors that affect a credit monitoring service.
Student's Signature	28. Define credit. 29. Explain how a credit score is calculated. 30. List the factors that affect a credit score.		
Teacher's Signature	31. Define credit. 32. Explain how a credit score is calculated. 33. List the factors that affect a credit score.		

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