

## Why is Having a Good Credit Score Important?

The higher your credit score, the more likely you are to pay off your debt.

1. **More Lending Options** - lenders see a high credit score as a **safer** person to loan money to, and they are more **likely** to lend you money.
2. **More Affordable Rates** - if you have a high credit score, lenders may offer you a **lower** interest rate, which lowers your cost of borrowing money.
3. **Easier Renting** - a high credit score tells an apartment complex that you will likely pay your rent **on time**. Having a higher credit score will help you rent more easily and could give you a lower **deposit**.

## Reading Your Credit Score

- Usually a number between **300** and **850**.
- A **grade** that tells lenders how likely you are to pay your bills on time.

## Credit Score Ranges:

800-850 **Excellent (A+)**

740-799 **Very Good (A)**

670-739 **Good (B)**

580-669 **Fair (C)**

300-579 **Poor (F)**

## What Affects Your Credit Score

- **Payment History** (35%) - making payments on time will help make your credit score higher, **missing** payments or making payments **late** can lower your credit score.
- **Current Debt** (30%) - having a lot of debt compared to your credit limit can make your credit score go down, regularly paying down your debts can help.
- **Credit History** (15%) - having a longer history of managing credit tends to make your credit score higher, having no or little credit history may keep your score low.
- **New Credit Applications** (10%) - applying for too many credit cards can hurt your credit score.
- **Types of Current Credit** (10%) - a **variety** of credit accounts, like car payments, home payments, and credit cards can help your credit, just having credit cards may keep your score **lower**.

## Accessing Your Credit Report

3 Major Credit Reporting Bureaus

1. **Equifax**
2. **Experian**
3. **TransUnion**

You can request a free credit report every **12** months from them. You can also check with your **bank** or lender.

## Prevent Identity Theft and Fraud

- **Monitor Credit Reports** - look for **false** charges or drastic changes to credit score.
- **Report Errors** - contact **lender** and credit bureaus immediately, credit bureaus can **freeze** your credit.
- **Be Careful** - with specially looking at monitoring services, cost you a lot of money but don't always **protect** you.

## Speaking to a Lender

**Secured Loan** - a loan that requires **collateral**, the item will go to the bank if you don't pay back the loan, this makes a secured loan **less** risky for the bank because they can **recoup** some of the money they lose if you stop paying, this is why the interest rate is **lower** on a secured loan than a credit card.

**Unsecured Loan** - a loan with **no** collateral attached to it (e.g. Credit card).

# Everfi Financial Literacy Answer Key

**Lisa Renaud**



## **Everfi Financial Literacy Answer Key:**

**Veblen ,1994      Personal Finance Student Edition** Jake Henderson,Robert Marshall,2016-04-22 Reading Through History is pleased to present the Student Edition of Personal Finance The Path to Financial Literacy It is a collaborative effort of two classroom teachers with a combined thirty years of teaching experience at the secondary level This workbook includes 65 pages of student activities related to various personal finance topics The workbook includes 14 individual lessons This is the go to resource for any teacher or home schooling parent needing to teach their students a personal finance unit The book covers all requirements included in most programs related to personal finance It is sure to be an almost perfect fit for any classroom be it elementary middle school or above Each lesson has several pages of student activities to accompany the reading including multiple choice questions fill in the blank activities vocabulary exercises and student response essay questions The lesson topics include but are not limited to earning an income setting a budget taxes financial service providers saving for retirement borrowing money and choosing a home Other lessons also focus on consumer fraud bankruptcy gambling and charitable giving Again this is the Student Edition which does not includes the post assessments or answer keys      Financial Literacy Skills: Home & Car Gr. 6-12+ Lisa Renaud,2021-01-01 This is the chapter slice Home Car Gr 6 12 from the full lesson plan Real World Life Skills Financial Literacy Skills Gain the confidence to navigate the financial world and be successful with economic planning Learn to interpret bank Loans and credit card downsides Understand the difference between input and output of your cash flow and how to realize sound Asset Debt Management Improve ones Negotiation Skills by learning the steps involved to getting better value when purchasing Compare different Credit scores and get tips on how to improve yours Identify the salient points to car ownership including maintenance and depreciation and what it means to be a responsible Home owner Recognize the ins and outs of the types of Taxation to discover why your paycheck may be smaller than you budgeted for Become familiar with Global Economics currency conversions and cryptocurrency Comprised of reading passages graphic organizers real world activities crossword word search and comprehension quiz our resource combines high interest concepts with low vocabulary to ensure all learners comprehend the essential skills required in life All of our content is reproducible and aligned to your State Standards and are written to Bloom s Taxonomy      Financial Literacy Skills: Taxation Gr. 6-12+ Lisa Renaud,2021-01-01 This is the chapter slice Taxation Gr 6 12 from the full lesson plan Real World Life Skills Financial Literacy Skills Gain the confidence to navigate the financial world and be successful with economic planning Learn to interpret bank Loans and credit card downsides Understand the difference between input and output of your cash flow and how to realize sound Asset Debt Management Improve ones Negotiation Skills by learning the steps involved to getting better value when purchasing Compare different Credit scores and get tips on how to improve yours Identify the salient points to car ownership including maintenance and depreciation and what it means to be a responsible Home owner Recognize the ins and outs of the types of Taxation to

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ratings,2017      The Answer to America's Fiscal Crisis Veronica R. Rasmussen,2003      **Instructional Texts Kindergarten**  
**Social Studies Read It** Lincoln Learning Solutions,2016-06-01      **Fin-Essence** Wise Wings Learning Solutions Pvt  
Ltd,2025-04-10      **Fin-Essence** Wise Wings Learning Solutions Pvt Ltd,2025-04-10      **Personal Finance Answer Key**  
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forgetting things? One culprit for midlife women: perimenopause. Estrogens and Memory Loss in Women Jul 30, 2019 — Estrogens and Memory Loss in Women. Research ... It's one of these things that women don't like to admit that they're going through," says Frick. Forgetfulness & Memory Loss or Something More Jan 10, 2022 — We all experience forgetfulness from time to time, but when is it a sign of something more? Learn when you should be concerned versus signs ... Tomos Streetmate A52/A55 Information and Tuning Manual Take of the cover where the ignition is located, and take out the spark plug from the cylinder head. We will first check if the ignition points are worn out. Tomos Streetmate A55 - Information and Tuning Manual The spark plug heat range specifies the amount of heat from the center electrode that can be transferred to the cylinder head through the spark plugs thread. Tomos A55 Technical and Tuning Spark plug: NGK BR8ES, Gap = .85mm; Front Sprocket: 26T; Rear Sprocket: 31T; Chain Size 415 x 104 links. Tuning: Deristricting. The A55 engine was so well ... Long Reach spark plug TOMOS A55 and italian mopeds ... Long Reach spark plug TOMOS A55 and italian mopeds with an angled entry. Your Price: \$4.95. PG-200. Part Number: PG-200. Availability: In Stock and ready to ... A55 | Moped Wiki The Tomos A55 engine is the latest available model, introduced in 2003 and ... Spark plug: NGK BR8ES; Spark plug gap: 0.8mm. Maintenance Intervals. see owners ... NGK BR8ES Spark Plug Tomos A55 Streetmate, Revival Product Description. NGK BR8ES Spark Plug. long reach 18mm. \*Sold Each. Found stock on Tomos A55 Streetmate, Arrow, Revival, Sprint, ST and others. Tomos A55 with wrong size spark plug?? Sep 19, 2016 — Hey guys. So I went to change the spark plug in my 2010 Tomos A55 and the plug thats in there now is a NGK BPR7HS. Long Reach NGK spark plug TOMOS A55 and Italian ... Long Reach NGK spark plug TOMOS A55 and Italian mopeds with an angled entry BR8EIX. Your Price: \$11.95. PG-200HP. Part Number: PG-200HP. Service ... Spark, Tomos A35 and A55 CDI Ignitions, Ignition Timing, Ignition Symptoms. 4 ... "Checking for spark" means removing the spark plug, connecting the plug wire ...