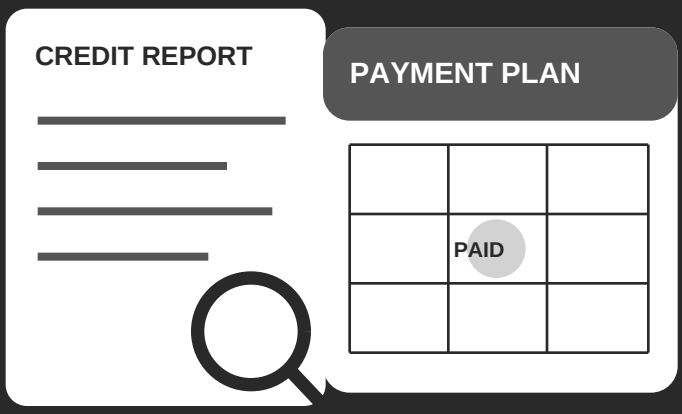
PLANNED TO A. T.
ACHIEVE TRANSFORMATION

Financial Literacy Lesson

Ways to Build Credit

Florida | Grades 9-12 | 55 minutes

BUILD HABITS OVER TIME



Real choices. Real money skills.

Build useful habits before borrowing: understand payments, watch balances, check records and ask better questions.

Students will learn to:

Identify credit-history factors.
Practice payment and report checks.
Evaluate options without applying.

Teacher Lesson Outline

0-5 | 5 min	**Credit habits: predict + discuss**
5-12 | 7 min	**Video + habit mini-lesson**
12-22 | 10 min	**Find the factor**
22-34 | 12 min	**Credit habits lab**
34-46 | 12 min	**Ready, wait, or ask first?**
46-51 | 5 min	**Build a practical action plan**
51-55 | 4 min	**Independent exit ticket**

PTAT video: Ways to Build Credit (3:34). Student pages: 4, 6, 8, 10. Teacher answers follow each student page: 5, 7, 9, 11. Calculators recommended.

Your credit is a tool. Know your choices.

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START: Essential Questions

Q **What builds a credit history?**
Reported account activity over time, including payment patterns and balances.

Q **Must I pay interest to build credit?**
No. Carrying an interest-bearing balance is not required.

Q **What can I practice now?**
Track deadlines, compare costs, protect information and question errors.

Florida Standards

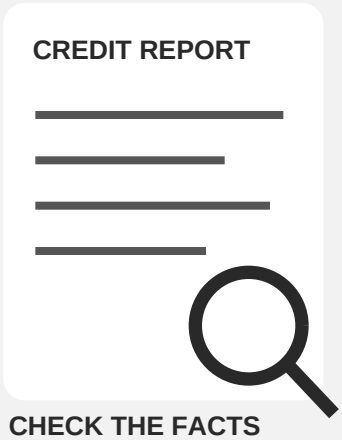
Florida | Grades 9-12
SS.912.FL.5.5: Connect payment history with lending decisions.
SS.912.FL.5.7: Explain what credit scores indicate.
SS.912.FL.5.8: Analyze credit card costs and benefits.
SS.912.FL.4.3: Monitor funds for payments and automated withdrawals.
Summarized lesson alignment | CPALMS

Teacher Notes

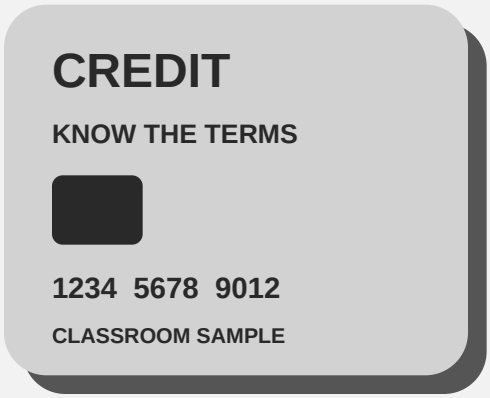
PTAT video (3:34)
Student packet + calculator
Pairs or groups of 3-4
No applications or logins

Teacher Notes + State Adaptations

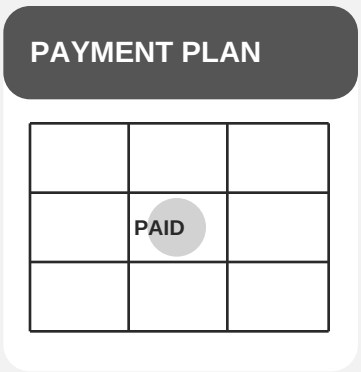
Scores estimate repayment risk, not character. Use fictional records; no private disclosures.
Debt-to-income informs lending decisions; it is not a direct input to most credit scores.
No exact score changes are promised. Sources: CPALMS Financial Literacy; CFPB.



CHECK THE FACTS



COMPARE THE TERMS



PLAN PAYMENTS

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MY MONEY GROWS | CREDIT LESSON 3

Teacher Facilitation

Exact 55-minute pacing | Answers immediately follow student activities

0-5 | Predict + discuss

On page 4, students select an opening statement and predict whether it helps, creates risk, or needs more information. Give one minute to choose, two to discuss and two to hear reasons.

5-12 | Video + mini-lesson

Play the 3:34 video. Use 3:26 to explain payment history, balances/utilization, age of accounts, recent applications and account mix. Do not give a personal trust score or encourage debt for the sake of mix.

12-22 | Find the factor

Give six minutes for page 4 and four minutes using page 5. Require each match to include a reason. Explain that different score models use information differently.

22-34 | Habits lab

Eight minutes for page 6: utilization math, payment planning and a report error. Four minutes to compare using page 7. Keep the focus on action, not a promised score increase.

34-46 | Decision cards

Form groups of 3-4. Read all four cards on page 8 for two minutes; assign one card for six minutes of discussion. Use four minutes for reports and teacher guidance on page 9.

46-51 | Action plan

Page 10: two minutes to choose a habit and write a trigger/action/check; two minutes for a partner rehearsal; one minute to revise. Students may choose a no-account habit.

51-55 | Exit ticket

Students complete the bottom of page 10 independently. Assess with page 11. Separate the personal action plan from the graded factual responses.

Facilitation reminder

Use "What information is missing?" instead of acting as a loan approval committee. An application, credit account or borrowed money is never required to complete this lesson.

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Student: Find the Factor

Opening: 0-5 minutes | Factor challenge: 12-22 minutes

Opening prediction: helps, creates risk, or depends?

A. Pay a reported loan on time.
B. Max out a credit card because the limit allows it.
C. Open several new accounts only to try to raise a score.
Choose one. Give a reason, then revisit after the mini-lesson.

Factor bank: payment history; amounts owed/utilization; length of credit history; new credit; credit mix.
Match each fictional record clue to the most relevant factor. Explain why.

1. An account shows several payments reported 30 or more days late.

2. A card has a $900 reported balance and a $1,000 limit.

3. The oldest credit account was opened six years ago.

4. Three new credit applications appeared within one week.

5. A report lists both a revolving card and an installment loan.

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Teacher Key: Find the Factor

Credit records provide evidence; they do not measure personal worth

Opening predictions

A: Generally helpful when reported; on-time repayment matters.
B: Risk. A limit is borrowing capacity, not a spending target; high balances can affect scores and affordability.
C: Risk. Applications may create inquiries and new obligations. Do not open accounts just to chase a score.

1. Payment history

Reported late payments relate directly to payment history. Avoid implying one day late always becomes a credit-report late payment; fees and lender reporting have different rules.

2. Amounts owed / utilization

$900 / $1,000 x 100 = 90% for this card. Lower reported revolving balances relative to limits generally help; no particular percentage guarantees a score.

3. Length of credit history

The age of the oldest account is relevant. Scores may also consider other measures of account age. Time matters, but an older account does not cancel missed payments.

4. New credit

Several applications can lead to hard inquiries and new accounts. Effects depend on the inquiry type and model. Do not assume every inquiry has the same effect.

5. Credit mix

A revolving card and an installment loan are different account types. Having more debt is not a requirement for a good score; do not borrow simply to add account types.

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Student: Credit Habits Lab

22-34 minutes | Work with a partner; show evidence and calculations

Case 1: Balance check

Riley's only credit card has a $1,000 limit and a $400 reported balance. Riley can repay $250 from money already set aside for the bill. Assume no new charges, interest or fees before the next balance check.

1. Calculate current utilization. Then calculate the new balance and utilization after the payment.

Case 2: Calendar check

A statement shows a $120 balance, a $25 minimum and a November 25 due date. Casey has $150 after essentials, no carried balance and an eligible purchase grace period. A friend says, "Pay only $25; paying interest will build credit faster."

2. Respond to the friend. Choose a payment and describe a reminder plus a bank-balance check.

Case 3: Record check

A credit report shows an unfamiliar account. Another account is marked late, but Jordan has confirmation of an on-time payment. A social media post promises to erase accurate negative history for an upfront fee.

3. What should Jordan verify, document and do next? Identify a warning sign in the post.

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Teacher Key: Credit Habits Lab

Calculate first, then explain the action and its limits

1. Balance and utilization

Current: $400 / $1,000 x 100 = 40%. New balance: $400 - $250 = $150. New utilization: $150 / $1,000 x 100 = 15%. The payment reduces debt and utilization. Do not promise a point increase or exact timing; reporting and models vary.

2. Payment routine

The friend is incorrect: paying interest is not necessary to build credit. Under the case assumptions, pay the full $120 statement balance by November 25 to avoid purchase interest. Set an earlier reminder, confirm the bank account can cover payment, and verify it posts. Paying $25 leaves $95 before later interest.

3. Verify and dispute

Compare the account and dates with personal records. Save copies of the report, payment confirmation and correspondence. Dispute inaccurate information with the reporting company and the business furnishing it. An unfamiliar account may signal identity theft; use official recovery guidance at IdentityTheft.gov if appropriate.

Spot the warning sign

An upfront-fee promise to erase accurate negative information is a red flag. Accurate, current negative history cannot simply be removed on demand. Checking one's own report does not hurt credit scores. Reporting companies and furnishers should receive specific evidence about the disputed error.

Student follow-up: "Which step can someone practice before having a credit account?" Accept calendar reminders, saving documents, protecting information and checking the credibility of claims.

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Student: Ready, Wait, or Ask First?

34-46 minutes | Read all cards; discuss one assigned card in depth

A | First card at age 19

Avery earns part-time income and wants a first card. An ad promises easy approval but does not clearly show the APR or fees. Avery has not listed monthly obligations.

B | Secured is not prepaid

Devin sees a secured card requiring a $200 refundable security deposit. Devin thinks the deposit automatically pays every purchase. The ad does not explain credit reporting or fees.

C | Authorized-user invitation

A trusted adult offers to add Sam as an authorized user. The adult sometimes carries a high balance. Sam does not know whether the issuer reports authorized users or what spending rules apply.

D | First apartment

Lee plans to rent next year, has no credit history and found a listing asking for an application fee before a tour. Lee has not verified the landlord or screening criteria.

Group response: Choose ready to research further, wait, or ask first. This is not an approval decision. Identify two missing facts, one cost or risk, and one practical next step. Do not submit an application.

Our card: ____ Our recommendation and evidence:

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Teacher Guide: Decision Cards

Read the full assigned card aloud before discussing the response

A | First card at age 19

Ask first. Compare APR, fees, grace-period terms and repayment ability. Applicants under 21 generally need independent ability to make required payments or a qualifying co-signer/guarantor/joint applicant age 21 or older who takes liability. Issuer policies vary; approval is not guaranteed.

B | Secured is not prepaid

Ask first. A security deposit backs the account; it is not an automatic payment of purchases. The borrower still receives bills and must repay. Compare reporting practices, costs, deposit/refund rules and eligibility. A prepaid or ordinary debit card usually does not create a credit repayment history.

C | Authorized-user invitation

Ask first. Credit effects depend on what the issuer reports and how the account is managed. High balances or missed payments may create risk. Agree on permitted spending, repayment and removal from the account. Becoming an authorized user is not a guaranteed score boost.

D | First apartment

Verify first. Confirm the listing and landlord, ask about screening and fee terms, and protect sensitive information. No history is not the same as a record of missed payments. Screening requirements and applicable state/local protections vary; do not promise approval or request a real application.

Look for: a reason, a missing fact and a safe next step. Multiple recommendations may be defensible when supported by the scenario. Students should not label people as responsible or irresponsible based on scores.

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Student: Action Plan + Exit Ticket

Action plan: 46-51 minutes | Exit ticket: 51-55 minutes

Build a habit you can actually use

Choose one: track due dates; keep records; compare terms; protect information; verify a claim. You do not need a credit account. Write a trigger, an action and a way to check completion. Rehearse the plan with a partner and revise one detail.

My plan: When _____ happens, I will _____. I will check _____.

Independent Exit Ticket

1. A card has a $600 limit and a $120 reported balance. What is its utilization?

2. Must someone carry an interest-bearing balance to build credit? Explain.

3. Name one credit-history factor and one habit that addresses it.

4. A reported account is not yours. What is one appropriate next step?

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Teacher Key + Optional Extension

Assess the skill, not whether students have credit accounts

Exit ticket: expected answers

1. $120 / $600 x 100 = 20%.
2. No. Reported on-time activity can build history without carrying an interest-bearing balance.
3. Accept a matched pair: payment history/reminder and on-time payment; utilization/keeping reported balances low; new credit/applying only as needed.
4. Verify records and dispute the error with the reporting company and furnisher; investigate identity theft if appropriate.

Action plan: feedback, not a credit score

Check for a specific trigger, an achievable action and a way to verify completion. Example: "When I receive any bill, I will record its due date and set a reminder; I will check my calendar each Sunday." A student without a credit account can organize fictional records or compare information sources.

Optional extension: build an information checklist

Use CFPB guidance to draft five questions to ask before choosing a credit-building product. Include total costs, eligibility, repayment, reporting and privacy. Do not open an account, provide identity documents or share a real credit score for class.

Teacher sources and optional extension
Florida benchmarks: cpalms.org (Financial Literacy)
CFPB: consumerfinance.gov/consumer-tools/credit-reports-and-scores/
CFPB credit cards: consumerfinance.gov/consumer-tools/credit-cards/
Report access: AnnualCreditReport.com (reports are different from scores).

Additional teacher references: consumerfinance.gov/ask-cfpb/ (search: credit report errors, start or rebuild credit, card issuer age).
Identity theft recovery: IdentityTheft.gov. Information checked November 2026.

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