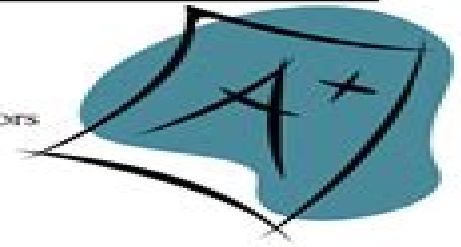


Lesson 1:

My Credit Report Card

Lesson Overview:

This lesson will provide students with an overview of elements that are included in their credit report. Students will examine how various behaviors affect their credit score and how that score affects their ability to acquire credit. The lesson will also teach students how to obtain free copies of their credit report.



Pacing:

Approximately 120 minutes will be needed to complete this lesson.

Materials:

- Copies for each student or an overhead of *Credit Report Quiz*
- Overhead of answer key for *Credit Report Quiz*
- Copies of *Why Credit Is Important*, *FICO Score/How to Get Your Credit Report*, *What's In Your Score?*, and *Duration of Credit Report* for students
- Power Point presentation from the following website:
http://www.consumerjungle.org/images/stories/documents/credit/5_Credit%20Scores%20and%20Reports.ppt#1 (or transparencies of slides from presentation)
- Copies of Credit Report Card scenarios worksheet for students

Background Information:

Students should already be familiar with the concept of using credit to make payments on purchases over time. Students should also be familiar with the “three C’s” (character, capital, and capacity) for determining credit. It is recommended that this activity be used following the *Credit: Friend or Foe?* and *Uh oh, What should I do?* lessons also contained in this PFL document. Students should already be familiar with the terms: borrower, lender, lease, mortgage, repossession, bankruptcy, balance, and credit card.

Student Outcomes:

- Students will know the key factors used in determining credit score.
- Students will know how to obtain a copy of a credit report.

Carolina Credit Report Summary Answer Key

**Stephen Mettling, David Cusic, Ryan
Mettling**



Carolina Credit Report Summary Answer Key:

Principles of Real Estate Practice in South Carolina Stephen Mettling, David Cusic, Ryan Mettling, 2024-09-20

Performance Programs Company's Principles of Real Estate Practice in South Carolina contains the essentials of the national and South Carolina real estate law principles and practices necessary for basic competence as a real estate professional and as mandated by South Carolina license law. It is based on our highly successful and popular national publication Principles of Real Estate Practice which is in use in real estate schools nationwide. The text is tailored to the needs of the pre license student. It is designed to make it easy for students to learn the material and pass their real estate exam. Prepare students for numerous career applications. Stress practical rather than theoretical skills and knowledge. Principles of Real Estate Practice in South Carolina is streamlined, direct and to the point. It includes multiple learning reinforcements. It has a student oriented organization both within each chapter and from chapter to chapter. Its examples and exercises are grounded in the authors many years in real estate education. Table of Contents: The Real Estate Business, Rights in Real Estate, Interests and Estates, Ownership, Encumbrances and Liens, Transferring and Recording Title to Real Estate, Leasing Essentials, Land Use Planning and Control, Legal Descriptions, Fundamentals of Contract Law, National Agency Listing Agreements, An Overview, General Brokerage Practices, Overview of Conveyance Contracts, Real Estate Market Economics, Appraising and Estimating Market Value, Real Estate Finance, Real Estate Investment, Real Estate Taxation, Professional Practices, Closings, Risk Management, Property Management, Real Estate Mathematics, South Carolina Licensing Environment, South Carolina Regulation of Licensees, South Carolina Brokerage Relationships and Agreements, South Carolina Transaction Agreements, Other South Carolina Laws and Practices, Glossary of General Real Estate Terms, Index. For students looking for a South Carolina exam prep book, we also publish South Carolina Real Estate License Exam Prep: All in One Review and Testing to Pass South Carolina's PSI Real Estate Exam. *Modern Real Estate Practice in North Carolina* Galaty, Wellington J. Allaway, Robert C. Kyle, 2003. The leader in North Carolina real estate education, this fundamentals text helps students prepare for their licensing exams and for their careers as real estate professionals. Highlights include a new appendix including the North Carolina license law commission rules, trust account guidelines and the license law and rule comments, new math solutions added to the answer key for all math problems and Instructor Resources including a testbank with more than 500 questions and PowerPoint presentations. *Annual Report*, 1919 **Resources in Education**, 1997 **Materials for the Study of Banking** James Dysart Magee, 1923 **Railroad Gazette**, 1874 Federal Register, 2003-02 Bibliography of Agriculture with Subject Index, 1987-10 **Monthly Catalog of United States Government Publications** United States Superintendent of Documents, 1991 **Accountants' Index** American Institute of Certified Public Accountants, 1928 **Annual Report of the Law Enforcement Administration** United States Law Enforcement Assistance Administration, 1970 Reports of Cases Argued and Determined in the Supreme Court of South Carolina South Carolina.

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

























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