



LifeSmarts U Personal Finance Lesson Credit: Credit Scaffold Worksheet

Credit

Definition:

Advantages

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

Disadvantages

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

Identity Theft

- Dumpster Diving -
- Pretexting -
- Phishing -
- Skimming -

The 3 C's

- Character -
- Capacity -
- Capital -



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Consumer Credit	
Open Credit	
Closed Credit	
20/10 Rule	
Consumer Protection	
TILA	
FCRA	
FCBA	
ECOA	
FDCPA	