**consumer.gov**

**what to know and do**

# Your Credit History

## Teacher’s Notes

This lesson plan is designed to be flexible, so that you can use all or part of it depending on the level(s) of your learners, their learning goals, and the work you and they have done with other parts of Consumer.gov previously. You can also spread the activities over multiple class meetings as needed.

The section on Your Credit History shares some concepts and vocabulary with the Using Credit section in Credit, Loans and Debt and the Avoiding Identity Theft section in Scams and Identity Theft. The lesson plan includes extension activities that are designed to take advantage of these connections, in order to help learners understand the importance and value of monitoring their credit histories. There is also a separate worksheet, Credit History and Credit Reporting, with brief guidelines for using it to help learners activate existing knowledge and summarize what they have learned across the three lesson plans.

* The lesson plan content is complex. Start each class session with an oral elicitation activity that establishes what learners already know and focuses them on the topic at hand. Allow time for learners to review concepts orally at several points to ensure that they understand.
* The lesson plan has content objectives, language objectives, and web navigation objectives. Select the ones that are appropriate for your learners, and review them with the learners at the beginning of each lesson to prepare for learning and then again at the end to assess learning.
* The lesson plan includes a vocabulary list. Select the vocabulary items that are new to your learners or are most important, and present no more than 6-8 new items per lesson for learners with basic skills, and no more than 10-12 for those with intermediate and higher skills.
* The web page on Your Credit History has three sections: What It Is, What To Know, and What To Do. The lesson plan uses What It Is for initial concept development, vocabulary development, and site navigation activities. It uses What To Know for guided practice activities, and What To Do for independent practice and extension activities.
* The lesson plan is structured for two types of learners: those who read at or above the NRS Low Intermediate Basic Education / Low Intermediate ESL level and those who read at levels below those (Beginning ABE Literacy, Beginning Basic Education, Beginning ESL Literacy, Low Beginning ESL, High Beginning ESL). Where appropriate, guidance is provided for differentiating activities for English learners and native speakers. Activities can be mixed and matched across levels where learners need tasks that are more accessible or more challenging.
* Time allotments for activities will vary depending on the number of learners and their levels. Activities can be extended, shortened, or skipped to meet learners’ needs and to accommodate different class/tutorial schedules.

## Objectives and Standards

|  | **Low Intermediate and Above** | **Basic / Beginning** |
| --- | --- | --- |
|  | ***Learners will be able to*** |
| Content Objectives | * Explain what a credit history is
* Describe what a credit report contains
* Identify ways of getting credit and improving their credit history
* Explain how to obtain their free credit reports
* Explain why paying for your credit score is not necessary
 | * Say what a credit history is
* Say what a credit report is and who generates it
* List features of a good/bad credit history
* Say how a credit score is different from a credit report and identify which is important to obtain
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| Language Objectives | * Understand narratives about obtaining a credit report, such as the one provided in the video on the “What It Is” page
* Use credit history-related vocabulary appropriately when speaking
* Understand credit history-related language when listening and reading
* Recognize and use “should” and “if…then” sequences
* Give instructions in the form of a series of steps
 | * Recognize key credit-related vocabulary in material that they hear and read
* Recognize questions and answers in material that they hear and read
* Ask and answer basic questions about credit, such as those on the “What It Is” page
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| Web Navigation Objectives | * Recognize and navigate among the three parts of the Your Credit History section
* Recognize the relationship of the Your Credit History section to the rest of the Credit, Loans, and Debt section and to the other two major sections of the site
* Use the Search function to locate information on the site
* Recognize when they need to scroll down, and use the scroll bar to do so
* Use the *text size*, *listen*, and volume adjustment buttons
 | * Recognize the difference between site content and site navigation
* Recognize and navigate among the three parts of the Your Credit History section
* Use the *text size*, *listen*, and volume adjustment buttons
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| College and Career Readiness Standards(For guidance on these, see the companion Resource Sheet *Using the College and Career Readiness Standards in Instruction Based on Consumer.gov Content*) | English Language Arts and LiteracyLanguage: L1, L3, L4, L6Speaking/Listening: SL1, SL2, SL4Reading Foundations: RF2, RF3, RF4Reading (Informational Text): RI1, RI2, RI5, RI7, RI9MathematicsNumber and Operations--Base 10 (NBT)The Number System (NS)Ratios and Proportional Relationships (RP) | English Language Arts and LiteracyLanguage: L1, L4, L6Speaking/Listening: SL1, SL2, SL4Reading Foundations: RF2, RF3Reading (Informational Text): RI1, RI2MathematicsNumber and Operations--Base 10 (NBT) |

## Vocabulary and Materials

|  | **Low Intermediate and Above** | **Basic / Beginning** |
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| **Vocabulary***Select the vocabulary items that are new to your learners or that are most important for understanding the content. The starred words are key vocabulary for the web content; the others are more general terms. For English learners and some native English speakers, you may need to teach these as oral vocabulary before introducing them in written material.* | *Select 10-12 items for direct teaching.* apply \*informationbank insurancebill interest rateborrow job\*business \*latecell phone lend\*collect loan\*company money\*credit card \*on time\*credit history \*owe\*credit report \*pay (back)\*credit score \*secured credit cardcredit union \*summaryemployer utility company | *Select 6-8 items for direct teaching.*apply \*informationbank insurancebill interest rateborrow job\*business \*latecell phone lend\*collect loan\*company money\*credit card \*on time\*credit history \*owe\*credit report \*pay (back)\*credit score \*secured credit cardcredit union \*summaryemployer utility company |
| **Materials** | Internet: Your Credit History section of consumer.govHandouts: * *Partner Talk*
* *Credit Scores video transcript*
* *Questions for Guided Reading 1 (low intermediate)*
* *Questions for Guided Reading 2*
* *If/Then Worksheet*
* *Treasure Hunt*
* *What Should They Do?*
* *Readers’ Theatre*
* *Two by Two*
 | Internet: Your Credit History section of consumer.govHandouts:* *Words To Know*
* Screenshots of *What It Is, What To Know*, and *What To Do* from the Your Credit History section
* *Questions for Guided Reading 1 (basic/beginning)*
* *Should Worksheet*
* *Two By Two*
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## Activities

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|  | **Low Intermediate and Above** | **Basic / Beginning** |
| **Build Background***Use this discussion time to connect the lesson content with learners’ existing knowledge.*  | 1. Introduce the topic of credit history with learners as a whole group. You might begin by giving them a scenario in which two people – one who pays bills on time and one who pays bills late – go to the bank to apply for a credit card. What will happen? Which one may have problems getting the credit card, and why? Be prepared for learners who may raise additional issues with the extension of credit, such as ethnic background, that they may have experienced or heard about. Be alert for learners who may not be comfortable talking about personal finances; keep the conversation neutral and in the third person.
2. If learners do not bring it up themselves, introduce the term “credit report” and ask what it is. Ask learners to explain what they know about the relationship between bill payments, credit history, and the credit report. Be prepared for learners who may know and contribute the term “credit score.”
3. Share the language, content, and navigation objectives that you have selected with the learners. Post them on the wall or distribute them as a handout. Ask the learners to predict what kind of things they will learn.
 | 1. Introduce the topic of bill payment with learners and ask what the difference is between paying on time and paying late. What do they know about what happens in each case?
2. Ask learners if they know the term “credit history” and what they think it means. Connect this part of the discussion with the discussion of bill payment. Then ask learners if they know the term “credit report” and what they think it means, and make the same connections. Encourage learners to contribute any related concepts or terms that they know. Be prepared for learners who may know and contribute the term “credit score.” Also, be alert for learners who may not be comfortable talking about personal finances; keep the conversation neutral and in the third person.
3. Orally share the content, language, and navigation objectives that you have selected. Talk through them with the learners to confirm understanding.
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| **Preview Vocabulary***Use the worksheet version that is most appropriate for your learners. Edit the handout to include only the words you need or want to emphasize.**Handouts:** *Partner Talk (low Intermediate & above)*
* *Words To Know (basic/beginning)*
 | 1. Without distributing the *Partner Talk* worksheet, read each vocabulary item aloud and ask learners to suggest definitions. Provide information when learners do not know a word. Encourage learners to identify words that they have encountered when working on other sections of the site.
2. Put learners in pairs and distribute the *Partner Talk* worksheet. Partners take turns reading the words and example sentences; then they make sentences of their own. discuss the questions. If you have a mixed native speaker and non-native speaker class you may want to pair up native and non-native speakers. Circulate during this activity to answer questions.
3. When all pairs have finished, discuss the answers to the questions in the whole group to be sure all understand the vocabulary.
 | 1. Without distributing the *Words To Know* worksheet, read each vocabulary item aloud and ask learners to suggest definitions. Provide information when learners do not know a word. Encourage learners to identify words that they have encountered when working on other sections of the site.
2. Distribute the *Words To Know* worksheet and have learners take turns reading the words and the example sentences. Then ask them to make up sentences of their own orally.
3. Write learners’ sentences on a white board or poster paper and ask other learners to read them aloud. Save the sentences for later use in reading practice.
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| **Preview Webpage***These activities are designed to help learners identify the difference between site content (different on every page) and site navigation (same on every page), and understand how to use site navigation and functionality.**Handouts:** *Screenshots of What It Is, What To Know, and What To Do*
* *Printouts of the three sections (if computers are not available)*
 | 1. Explore the Your Credit History section of Consumer.gov with the learners, using one central computer so that all can follow along, but allowing individuals to use their personal devices if they have them. Answer the following questions as a group:
2. How many parts does the Your Credit History section have? What are they? Why do you think they have these names?
3. How do you know which part of the Your Credit History section you are in?
4. How can you change the size of the letters on the screen?
5. How can you listen to someone reading the text aloud?
6. How can you adjust the volume?
7. How can you read the text that goes down below the bottom of the screen?
8. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What To Do.
9. Ask learners to find the vocabulary items from *Partner Talk* in the Your Credit History section of the site. They can do this orally using the computer, or on paper using printouts of the pages.
 | 1. Distribute the screenshot handouts for the three parts of Your Credit History. Have learners work in pairs or small groups to identify which things are the same on every page and which things are different.
2. Discuss the answers in the whole group. Using one central computer so that all can follow along, show learners that the navigation and function buttons stay the same on every page, and the informational text is what changes. Demonstrate the navigation among What It Is, What To Know, and What To Do, and demonstrate the use of the *text size* and *listen* buttons, the volume control, and the scroll bar.
3. Do a round robin in which each learner asks another to demonstrate how to do a specific task (for example, “Show how you change the text size,” “Show how you move to What To Do”). If learners are more experienced, you can extend this activity to the rest of the Credit, Loans, and Debt section.
4. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What To Do.
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| **Guided Reading 1***Handouts:** *Questions for Guided Reading 1 (low intermediate and above)*
* *Questions for Guided Reading 1 (basic/ beginning)*
 | 1. Distribute the *Questions for Guided Reading 1* worksheet. In the whole group, read the questions one at a time and ask learners what words or information they will look for to find the answers. Encourage them to say or write answers that they already know.
2. Direct learners to the What It Is page. Ask them to use the site information to answer the questions, working individually or in pairs, as they choose. Remind them that they can listen as they read to help themselves recognize new words. Tell them to be ready to explain where they found the information, and be prepared to model the first question and answer.
3. In the whole group, have learners take turns answering the questions and showing where they found the answers. Were their predictions about the content correct? Use the discussion as a comprehension check to be sure that learners understand the concepts and the vocabulary.
 | 1. Distribute the printout of the “What is a credit history?” part of What It Is, or direct the learners to that part on the computer screen. Play the audio of this section, or read it aloud yourself, as learners follow along. Have learners raise their hands when they hear/read one of the words from *Words To Know*. (This will make for a somewhat disjointed reading, as you stop each time a hand is raised to ask which word the learners heard/read).
2. Have the learners read the section again, with or without listening (ask which they would prefer). Ask them to think about this question as they read: What information is in a credit history?
3. Review the answer to the question with the whole group. Have learners show where in the text they found the answer(s) to the question.
4. Repeat this activity with the next portion of text, using the “What Is a credit report?” and “Why do I have a credit report?”segments together and thinking about these questions:
	1. What is in a credit report?
	2. When do businesses use your credit report?
5. Repeat the activity again with the last two segments of that page (“What if I do not have credit?” and “How do I get credit?”), omitting the vocabulary recognition step if you think learners are ready for that. Think about these questions:
	1. Why would a person want to have a credit history?
	2. How can a person build a credit history?
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| **Guided Listening***Handout:** *Credit Scores Video Transcript*
 | 1. As a class, look at the information under “Do I need to get my credit score?” on the What It Is page. Talk about what this text says. Is it important to know your credit score? Can you get your credit score for free?
2. Have the class watch the Credit Scores video (What It Is page) as a group. Show them how to start and stop the video, and how to view it full screen with captions by clicking the square icon on the bottom right. Allow them to watch and listen more than once if they need or want to.
3. Discuss whether or not Tony’s credit score was free. With a higher level group, and time permitting, hand out the *Credit Scores Video Transcript* and discuss any words the learners might find difficult.
 | 1. As a class, look at the information under “Do I need to get my credit score?” on the What It Is page. Talk about what this text says. How is a credit score different from a credit report? Is it important to know your credit score? Can you get your credit score for free?
2. Have the class watch the Credit Scores video (What It Is page) as a group. Show them how to start and stop the video, and how to view it full screen with captions by clicking the square icon on the bottom right. The first time through, you may want to stop the video at key points to check for understanding. Allow learners to watch and listen more than once if they need or want to.
3. Discuss what happened to the two characters in the video. Replay the video as needed for clarification.
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| **Guided Reading 2***Handout:* * *Questions for Guided Reading 2*

*(use this handout if you want learners at intermediate levels and above to have writing practice)* | 1. Distribute the *Questions for Guided Reading 2* worksheet. Have learners work independently or in pairs, as they choose, to create the three descriptions in the first three questions without looking at the website.
2. Direct learners to the “What does ‘good credit’ mean?” section of What To Know. Ask them to read the section, using the Listen button if they wish, and see if they need or want to change their answers to any of the first three questions. Discuss answers in the whole group, having individual learners read their descriptions.
3. In the whole group, read the remaining questions on *Questions for Guided Reading 2* and ask learners what words or information they will look for to find the answers. Encourage them to say or write answers that they already know.
4. Direct the learners back to the What To Know page and ask them to find the answers to the remaining questions. Tell them to be ready to explain where they found the information.
5. As you review the answers with the group, discuss any other questions they may have about the language or the content.
 | 1. Direct learners to the “What does ‘good credit’ mean?” section of What To Know. Ask them to read the section, using the Listen button if they wish, and then create the three descriptions listed below orally. If learners have developed sufficient reading skills, have them do this individually or in pairs; if they need more support, use the procedure outlined in Guided Reading 1. Encourage them to give each character a name.
	1. Describe a person who has good credit.
	2. Describe a person who has bad credit.
	3. Describe a person who has no credit.
2. Share the descriptions orally in the whole group. Write down learners’ descriptions for later use as reading practice.
3. Read the “Why should I get my credit report?” and “How do I improve my credit?” sections together as a class. Answer these questions orally:
	1. Why should you get your credit report?
	2. Why do you want to know what is in your credit report?
	3. What are four things you can do to improve your credit?

As you develop answers with the group, discuss any other questions they may have about the language or the content. |
| **Grammar Practice***Handouts:** *If/Then Worksheet (low intermediate and above)*
* *Should Worksheet (basic/ beginning)*

*For low intermediate and above, you may also want to use the Should Worksheet for practice.* | 1. Introduce or review “if…then” structures in the third person using the sample sentences on the *If/Then Worksheet.* If learners are sufficiently advanced, expand to first and second person.
2. Have learners complete the *If/then Worksheet* in pairs or individually. Share the answers in the whole group. Many different answers are possible.
3. Have each learner write an “if” clause on a slip of paper. Put all of the slips in a basket. Each learner draws one and writes or says the second half of the sentence. Another way to do this activity is to have one learner provide an “if” clause and all the others write corresponding “then” clauses. Learners take turns being the “if” person. The activity can also be reversed so that one learner provides the “then” clause and all the others write corresponding “if” clauses.
 | 1. Introduce or review the word “should” and point it out in “Why should I get my credit report?” and “What should I do when I get my credit report?” on the What To Know page. Talk about things that learners (or their family members) “should” do as opposed to things they “must” or “have to” do.
2. Work through the *Should Worksheet* orally with learners, encouraging them to be creative and provide alternative answers. Write down the sentences they provide for later reading practice.
3. Do a round-robin in which each learner makes a statement about a person and the next says what that person should do, using the model from the *Should Worksheet*. Allow learners to use any topics they can think of, not only topics related to the website content.
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| **Independent Practice***Handouts:** *Treasure Hunt*
* *What Should They Do?*
* *Learner-generated sentences from Vocabulary Preview, Guided Reading 2, and Grammar Practice*
 | 1. Put learners in small groups and direct them to the What To Do page. Ask them to fill in the blanks on the *Treasure Hunt* worksheet using the information from that page. Go over the answers as a whole group, reviewing “should” and “if…then” constructions that emerge. Make sure learners understand that the four bullet points under “What do I do with my credit report?” represent the four sections of the actual credit report.
2. Put learners in small groups and pass out *What Should They Do?* Learners read the scenarios and write suggestions for each person, using *should* and *if/then* structures. Students present their answers to the whole group. The first example is done as a model on the handout. Note that there may be many “correct” answers for each scenario. Encourage discussion.
3. Have learners make up their own scenarios and answers for *What Should They Do?* And share them with one another.
 | 1. Direct learners to the What To Do page. Ask them to read it silently to themselves, but tell them they can raise a hand for help if they don’t know a word. When all have read the material, ask them “where” questions about the information, such as “Where is the phone number to call for your credit report?”, “Where does it say how the company will send your report to you?”, “Where does it talk about negative information?” Then talk through the three parts of this section with learners to help them understand the steps. The process of obtaining and checking a credit report requires fairly high level reading skills; your goal is to ensure that learners know what someone helping them with their credit reports should do, since they are unlikely to be able to do it themselves.
2. Hand out the learner-generated sentences from one of the prior activities and have learners read them silently (independently). Then have each learner report to the group on one sentence that has an important idea in it.
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| **Extension/ expansion 1***Handout:** *Readers’ Theatre*
 | 1. Have the learners fill in the missing parts in the Readers’ Theatre dialog between Ms. Lee and Mr. Price. In higher level classes, have them write a complete readers’ theatre dialog for the conversation, without any scaffolds.
2. Show learners how to use the Search function on Consumer.gov. Have them search on key terms from the Your Credit History section to see what other information the site provides about them. Have them report on what they found and where they found it.
 | 1. Have two higher level learners visit the class and read the Readers’ Theatre dialog. Have learners talk about Mr. Price’s suggestions. Do they agree? What else could Ms. Lee do?
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| **Extension / expansion 2** | 1. Have learners add the information they have gained about job scams and scammers to their individual copies of the *Credit History and Credit Reporting* worksheet. Then have them work in pairs to compare answers.
2. Review answers in the whole group to ensure that all have developed comprehensive understanding.
3. Use the information that has been added to the chart so far as the basis for discussion of similarities and differences.
 | 1. Work with learners in the whole group to add the information they have gained about job scams and scammers to the class master copy of *Credit History and Credit Reporting.* If learners are able, have them copy this information to individual copies of the worksheet.
2. Use the information that has been added to the chart so far as the basis for discussion of similarities and differences.
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| **Assessment***Handout:** *Two by Two*
 | 1. Distribute the *Two by Two* sheet and have learners complete it individually.
2. Discuss answers in the whole group. Talk about how learners could obtain answers to the questions they still have. Use the sheet as the basis for an oral discussion of new knowledge and ongoing questions. The sheet can also be used at the beginning of the next lesson to review information, answer questions, and serve as part of the introduction to the next lesson.
 | 1. Distribute the *Two by Two* sheet and have learners complete it individually.
2. Discuss answers in the whole group. Talk about how learners could obtain answers to the questions they still have. Use the sheet as the basis for an oral discussion of new knowledge and ongoing questions. The sheet can also be used at the beginning of the next lesson to review information, answer questions, and serve as part of the introduction to the next lesson.
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