



BUILDING CREDIT WORKSHOP OVERVIEW

Workshop Description

Not having credit is not the same thing as having good credit. Participants and coaches will work together to understand various types of credit, why it is important to have credit, how to build credit, and how to maintain good credit.

Key Workshop Goals

- Understand what credit is
- Build awareness of multiple kinds of credit
- Know how to use credit effectively

Core Skills Covered

- Reading a credit card statement
- Identifying interest rates for a credit card
- Understanding the minimum monthly payment
- Distinguishing differences in credit card offers

Handouts To Be Discussed

- Establishing a Good Credit Reputation
- Building a Credit Score Sculpture (in-person workshop only)

Follow-up Exercise: Coach and participant will use a worksheet to compare credit cards.