

## Credit Clue Cards

<b>Suspect</b>	<b>Suspect</b>	<b>Suspect</b>	<b>Suspect</b>	<b>Suspect</b>	<b>Suspect</b>
<p><i><b>Millard Millerite</b></i> An engineer. Likes to take apart and rebuild computers. Collects rocks and tests their mineral content.</p>	<p><i><b>Jakiah Brown</b></i> Budding/starving author from New York City. She's a freelance writer for a weekly newspaper and is currently working on getting her first book published.</p>	<p><i><b>Mary Jensen</b></i> Schoolteacher and mother of eight children. In her free time she volunteers at a day-care center.</p>	<p><i><b>Jay Cashflash</b></i> Young man from LA who dresses in all the top fashions. Has a brand-new sports car that he drives with the top down.</p>	<p><i><b>Jose Jimenez</b></i> Rancher/farmer from Arizona. Not entirely in touch with the outside world, but he really loves his pet pig.</p>	<p><i><b>Sheila Swift</b></i> Sharp, ambitious young woman who does marketing for a major corporation in NY City. Her hobbies include sculpture and racing triathlons.</p>
<b>Bank</b>	<b>Bank</b>	<b>Bank</b>	<b>Bank</b>	<b>Bank</b>	<b>Bank</b>
<p><i><b>South Steadhill Savings Bank</b></i></p>	<p><i><b>Safetynet Securities</b></i></p>	<p><i><b>CreditLife Bank</b></i></p>	<p><i><b>Savinvest Securities</b></i></p>	<p><i><b>Bank of the States</b></i></p>	<p><i><b>Spenders Bank</b></i></p>

<p><b>Credit Blunder</b> <i>Too Many Accounts</i></p> <p>The suspect opened too many accounts and forgot to pay one for a whole year. Having more credit accounts does not establish better credit. Credit lenders would rather see fewer, well-managed accounts.</p>	<p><b>Credit Blunder</b> <i>Closed Overdue Accounts</i></p> <p>This actually makes credit worse by shortening the history. To establish good credit, it is best to keep the overdue accounts open and begin paying the bills on time.</p>	<p><b>Credit Blunder</b> <i>No Credit Established</i></p> <p>Never obtained a credit card or took out a loan. As a result, the suspect has no credit history.</p>	<p><b>Credit Blunder</b> <i>Late Card Payments</i></p> <p>The suspect went for eight months without making payments on her/his credit card.</p>	<p><b>Credit Blunder</b> <i>High Balances</i></p> <p>Purchased a boat for \$10,000, but with bills and living expenses, could not pay for it. The suspect failed to keep the balances low.</p>	<p><b>Credit Blunder</b> <i>Late Loan Payments</i></p> <p>Took out a loan for a car, but did not make enough money to pay the bills in a timely fashion.</p>
<p><b>Credit Blunder</b> <i>Credit Report</i></p> <p>The suspect's credit card companies made a mistake on a credit report. This resulted in negative credit. This person failed to ask for a credit report and therefore never saw the mistake.</p>	<p><b>Credit Blunder</b> <i>Over Limit</i></p> <p>Purchased a new computer on a credit card for \$1,200 but the credit limit was \$1,000. Every credit card gives a limit, and if purchases are made over the limit, the buyer will have to pay extra fees.</p>	<p><b>Credit Blunder</b> <i>Fine Print</i></p> <p>Made six cash advances of \$300, not knowing that there is a \$20 fee associated with each. This was a total of \$120 in fees. The suspect failed to read the fine print when the credit card was obtained.</p>			