

bad credit history	1)
go into debt	2)
high future interest rates	3)
declined a mortgage loan	4)
declined a small loan	5)
declined a credit card with a high limit	6)
interest payments	7)
no money in emergency	8)
fee payments	9)
credit card cancelled by company	10)
go into bankruptcy	11)
pay extra taxes	12)

Consequences (Use this list to guess from):

Credit Blunders and Numbers of Corresponding Consequences (Use this list to check guesses):

- No Credit Established - 1, 4, 6, 8
- Late Card Payments - 1, 2, 3, 4, 7, 9, 10
- High Balances - 1, 7, 9
- Late Loan Payments - 1, 3-7, 9
- Over Limit - 1, 2, 3, 4, 7, 9
- Fine Print - 1, 7, 9
- Closed Overdue Accounts - 1, 3, 4, 5, 6
- Too Many Accounts - 1, 2, 3, 4, 7
- Erroneous Credit Report - 1, 3, 4, 6, 8