

Credit Clue Rules and Game Parts

Banks/Credit Cards (6)

CreditLife Bank
Savinvest Securities
Bank of the States
South Steadhill Savings
Spenders Bank
Safetynet Securities

Suspects (6)

Jay Cashflash - Good-looking young man from Los Angeles who dresses in all the top fashions. Has a brand-new sports car that he drives with the top down.

Millard Millerite - An engineer by trade, he likes to take apart and rebuild computers. He also likes to collect rocks and test their mineral content.

Sheila Swift - Smart, ambitious young woman who does marketing for a major corporation in the city. Her hobbies include painting and racing triathlons.

Jose Jimenez - Rancher/farmer from Arizona. Not entirely in touch with the outside world, but he really loves his pet pig.

Mary Jensen - Schoolteacher and mother of eight children. In her free time she volunteers at a day-care center.

Jakiah Brown - Budding author from New York City. She's a freelance writer for a weekly newspaper and is currently working on getting her first book published.

Credit Blunders

- **No Credit Established** - Never obtained a credit card or took out a loan. As a result, the suspect has no credit history.
- **Late Card Payments** - The suspect went for eight months without making payments on her/his credit card.
- **High Balances** - 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.

- **Late Loan Payments** - Took out a loan for a car, but did not make enough money to pay the bills in a timely fashion.
- **Over Limit** - 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.
- **Fine Print** - 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.
- **Closed Overdue Accounts** - 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.
- **Too Many Accounts** - 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.
- **Credit Report** - One of the suspect credit card companies made a mistake on a credit report. This resulted in a low credit score. This person failed to ask for a credit report and therefore never saw the mistake.

Consequences: Each credit blunder has multiple consequences. Below are some of the typical ones.

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

Rules

- 1) A player cannot make two consecutive guesses in the same bank or Bonus Box.
- 2) Landing on a "Door" box allows a player to enter a room.
- 3) When exiting a room, the "door" counts as one space.
- 4) If the answer to a Bonus Box question is close, allow the player to guess a scenario.
- 5) A button cannot be moved diagonally.
- 6) When making a "final guess," the player must be in either the bank from his/her scenario or in a Bonus Box.