**Partner Talk: Your Credit History**

(Low Intermediate and Above)

Teacher: Edit this handout to include only the 10-12 words you need or want to emphasize with your learners.

| Word | Example Sentence | Partner Talk Sentence |
| --- | --- | --- |
| apply | You must apply to get a credit card. |  |
| bank | I put my money in the bank. |  |
| bill | The phone company sends my bill every month. |  |
| borrow | I borrowed $50 from my sister last week. |  |
| business | Businesses use your credit report to decide whether to lend you money. |  |
| cell phone | The cell phone company looks at your credit report. |  |
| collect | The company collects information abouthow you pay your bills. |  |
| company | The company collects information abouthow you pay your bills. |  |
| credit card | I used my credit card to buy a sweater. |  |
| credit history | A person needs a good credit history to borrow money from a bank. |  |
| credit report | Businesses use your credit report to decide whether to lend you money. |  |
| credit score | A person with good credit will have a high credit score. |  |
| credit union | You can get a loan from a credit union. |  |
| employer | Sometimes employers look at your creditreport when you apply for a job. |  |
| information | Companies collect information about howyou pay your bills. |  |
| insurance | The insurance company looks at your credit report. |  |
| interest rate | This loan has a high interest rate. |  |
| job | Sometimes employers look at your creditreport when you apply for a job. |  |
| late | Samuel sometimes pays his bills late. |  |
| lend | Businesses use your credit report to decide whether to lend you money. |  |
| loan | Joe got a $5,000 loan from the bank to buy a car. |  |
| money | I put my money in the bank. |  |
| on time | Dora always pays her bills on time. |  |
| owe | I owe my sister $50. |  |
| pay (pay back) | I will pay my sister back tomorrow. |  |
| secured credit card | You can get a secured credit card to start building your credit history. |  |
| summary | Your credit report is a summary of your credit history. |  |
| utilitycompany | The utility company sends a bill everymonth. |  |