**Words to Know: Your Credit History**

(Basic / Beginning)

Teacher: Edit this handout to include only the 6-8 words you need or want to emphasize with your learners.

| Word | Example Sentence |
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| 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 about how you pay your bills. |
| company | The company collects information about how 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 credit report when you apply for a job. |
| information | Companies collect information about how you 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 credit report 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. |
| utility company | The utility company sends a bill every month. |