# Worksheet - Forest Rush: Credit Defense

## Part I: Introduction

1. What is credit?

2. What's a FICO score?

3. What is interest? How did it affect how much you had to pay for debt?

4. Why should you not miss a payment on your credit card?

5. Compare your run with a classmate's. How many waves did each of you survive? What did they do differently?

## Part II: Borrowing Choices

5. When did you choose to buy upgrades with gold, and when did you choose to buy upgrades with credit? Why?

6. How did you decide whether or not to take a loan?

7. Did you pay your debts in full or just the minimum? Why do you think paying in full is better?

8. Why does a lower FICO score make credit cost more?

9. Which part of your FICO score was hardest to manage: payment history, credit use, history length, credit mix, or new credit? Why?

## Part III: Reflection

12. What’s the best way to avoid paying too much interest?

13. What's the biggest risk of never using credit? What about using too much?

14. What's one thing you learned about credit from this game that surprised you? Why?