

Possible Solutions

Students could perhaps create a T-chart, or table of useful reasons for a credit report for both the borrower and lender like so:

Reasons a Credit Report is Useful

To Borrower	To Lender
<ul style="list-style-type: none">• Check on account history and status• See if there is any foreign credit reported (possible identity theft)• Determine credit score	<ul style="list-style-type: none">• Check on account history and status• Identify past due or late payments and bankruptcy and/or foreclosure• Determine credit score

Students can then identify similarities. In this example, students have found 2 reasons why lenders and borrowers might BOTH find a report useful.