Jenga "Credit Score" Game

You will be combining two table groups together for this activity groups total). Each student will start with 620 for their credit score. Using a piece of paper, one of you will act as the scorekeeper and track everyone's score as you play. The youngest goes first. Students take turns to remove a numbered block from the JENGA tower and someone else



reads the corresponding statement ALOUD to the student to either add or subtract from their credit score. Keep taking turns until instructed to stop. If the tower falls during play, subtract 20 from your credit score but then rebuild it and keep playing.

- 1. You haven't paid your home mortgage and the bank took it back -125
- 2. Your family had a baby! No change
- 3. You pay off your rewards Target Credit Card. +5
- 4. You never spend more than \$125 on your credit card with a \$500 credit limit. +50
- 5. You paid your electricity bill on time this month. No Change
- 6. You haven't paid your cell phone bill in six months and it has been sent to a collection

agency. -100

- 7. You paid your \$350 car loan payment on time. +10
- 8. You went to a credit counselor to help you budget and save your money. No Change
- 9. You got married! No Change
- 10. Your garage door broke and you paid \$350 in cash to get it fixed. No Change
- 11. You signed up for a Macy's card because you got 20% off your first purchase. -5
- 12. You paid your past due care loan. +30
- 13. You wrote a check for \$650 for your apartment rent. No Change
- 14. You applied for a car loan. -5
- 15. You made your mortgage payment of \$1,200 on time. +25
- 16. You paid your credit card bill on time. +10
- 17. You have 3 credit cards. +30
- 18. You decide to open a Target, Walmart and Costco Card. -30
- 19. You have only paid the minimum amount on your credit card for one year. -35

- 20. Your hours were cut at work and therefore you made less money. No Change
- 21. You applied for a credit card with Old Navy. -5
- 22. You went to the movie theater and paid in cash for the ticket. No Change
- 23. You have spent over your credit limit of \$1000. -30
- 24. You got an auto loan with a 20% interest rate. No Change
- 25. You bought a house! -15
- 26. You have maxed out or spent to your credit limit on all your credit cards. -30
- 27. You have had a credit card with the same bank for six years. +15
- 28. You got a raise at work! No Change
- 29. You went \$200 over on your credit limit. -25
- 30. You forgot and paid your car loan 30 days late. -70
- 31. You got an auto loan with 3% interest. No Change
- 32. You pay off your credit card every month in full. +45
- 33. You are a victim of identity theft. -70
- 34. You've been paying your auto loan on time for two years. +75
- 35. You filed for bankruptcy -150
- 36. You closed a credit card you've had for 10 years. -30
- 37. You disputed and removed an item that wasn't yours on your credit report. +35
- 38. You co-signed with a loan with your brother and he did not pay. -60
- 39. You paid \$50 over the payment on your student loan. +25
- 40. You got a tax return for \$1500 and used it to pay your credit card debit. +35
- 41. You went to Applebee's for dinner and paid cash. No Change
- 42. You have an auto loan, mortgage and 2 credit cards. +25
- 43. You went to Kohl's and they offered you a rewards credit card but you said NO. +5
- 44. Chase Bank took you to court over your \$5,000 unpaid balance. -70
- 45. You never spend more than \$250 on your \$1,000 limit on your credit card. +25
- 46. You bought \$200 of groceries on your debit card. No Change
- 47. You celebrated your birthday this month! No Change
- 48. You went to Cold Stone to get ice cream and paid with a gift card. No Change
- 49. You moved to a new house and had to change addresses. No Change

50. You pay off your credit card every month in full. +45