# Put these into the correct columns

WizeUp Financial Education

| Positive Impact | Negative Impact |
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- Paid bills on time, every time
- Opened a few credit card accounts and never use them
- Skipped a payment and made it up next month
- Had a credit card with high limit & low balance
- Had a long credit history
- Opened a few credit card accounts and maxed them out
- Have a credit card with high limit & high balance
- Used 10% of available credit
- Have no credit history
- Used a credit card for impulse buys
- Had a broad mix of different credit types
- Checked credit report and have incorrect info removed
- Had many credit checks made by lenders
- Closed a credit card account to begin paying it off
- Chose a credit card with high APR but gave rewards

- Used up to 30% of available credit
- Finally pay off a big outstanding balance
- Declared bankruptcy 5 years ago
- Used payday loan 2 years ago
- Used a credit card to pay off another credit card
- Used 90% of available credit
- Opened many credit accounts in a short time
- Use available credit as income in your budget
- Paid for your holiday on credit card and then paid it off in one go
- Paid balance off in full every month