

Creditability – overview for teachers

Welcome to 'Creditability' – a financial capability computer game for Key Stage 4 learners, built using Thinking Worlds™ technology.

About creditability

Creditability is set in four different environments; university, a shopping precinct, TV Studios and a village. The purpose of the game is to successfully complete the various tasks and challenges within each environment, building up knowledge of money, credit and debt. The game should be played chronologically starting at University. We strongly recommend that you spend some time familiarizing yourself with the game prior to working with students. The fact file documents included in this pack can be used as reference points to answer questions whilst playing the game. The player manual will also explain how to play the different tasks within the game.

Creditability looks at the following topics:

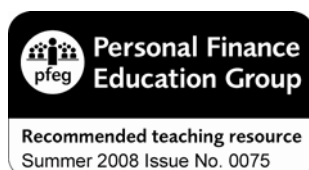
- What is credit?
- Different types of credit
- Budgeting
- Making credit decisions
- Your credit report
- Identity fraud and how to avoid becoming a victim
- Getting help when it is needed
- Debt and insolvency

Thinking Worlds Minimum System Specification

The game is a downloadable computer programme that runs on the player's PC or laptop. As a result, you should check the minimum system specifications (below) needed to download and play the game.

- Intel Pentium 3 or equivalent (900 MHz)
- Windows 2000 or above OS
- 32 mb graphics card [including the latest drivers from your cards manufacturer]
- 128 mb RAM
- DirectX9.0C
- 300MB Hard Drive space
- User read/write permission to c:/program files/Caspian Learning and all sub directories

Audio instructions are given throughout the game. Please make sure you will be able to hear these.



The pfeg Quality Mark shows that this resource meets the pfeg quality standards. At the time of issue the resource contains educational benefits and accurate financial information. For further information visit www.pfeg.org.

What is the aim of this teaching pack?

This teaching pack has been designed to accompany the Creditability game. It provides a range of teaching materials and activities to support the game. Creditability is a computer game designed to teach young people about money management and credit. The game poses a series of financial capability challenges including choosing a student bank account, deciding whether to buy a house and discovering the implications of bankruptcy.

Creditability also looks at identity fraud; how to avoid it and what to do if you become a victim. Your credit report is an important financial document. Not only will a good credit report increase your chances of getting credit, it could also improve the rates you are offered by lenders. Knowing how and why to access and manage your personal data is a valuable skill.

Who is Creditability for?

The game has been designed for Key Stage 4 pupils but can also be used by adult learners. Delivering personal finance education to Key Stage 4 may fall within the subjects Citizenship, Maths or PSHE. This resource has been referenced to:

- Programme of study PSHE: Economic and social wellbeing and financial capability
- Adult Financial Capability Framework

What help is there for teachers?

- Four session packs incorporating:
 - Background information
 - A session plan with learning points, suggested additional activities and points for discussion
 - Handouts
- Links to additional financial literacy resources
- Mapping to the relevant curricula
- Glossary of terms
- Example credit report
- Navigator's notebook

Our Students and Young People leaflet is one of the Credit Crossroads series and can be downloaded from our Learning Zone. To order **free** copies of these guides, visit **www.experian.co.uk/learningzone** or call 0800 013 0161 and leave your name and address.

Using the teaching pack

The session plans have been designed to support the game. All the resources you need are included with the session plans. Ideas for additional activities are also provided. Each session has an accompanying fact sheet for learners that provide a summary of the important points for that session.

Please note: The session timings are to be used as a guideline only. The time required for activities will very much depend on your group of learners. The sessions should be adapted to suit the needs of the learners wherever necessary.

Micro topics

The micro topics listed on each of the session plans refer to the subjects covered in each environment. Players can learn about these topics by talking to the characters they first meet within each level. The tasks within each environment build upon the knowledge gained from these micro topics. It is therefore important that players talk to all the characters to gain as much information as possible before attempting the tasks.

Navigator's Notebook

The Navigator's Notebook can be used by learners as a guide. The notebook is a prompt to guide players through the game. It was designed to be used when learners are playing the game in pairs, giving one of the learners the role of navigator but can also be used when playing the game individually.

Additional resources

The additional resources available include a glossary of terms, an example credit report and supporting leaflets all in PDF format. The example credit report is a fictitious report designed to illustrate what a report looks like. Copies of the glossary of terms could be given to each learner so that they can personalise them and record further words as they encounter them. The glossaries could be referred to during each session.

Leaflets

The Experian leaflets that are referred to within the session plans can all be found on Experian's website www.experian.co.uk/learningzone then click on Credit Crossroads.

Further help

If you require clarification of anything contained in this pack, please visit our website www.experian.co.uk/learningzone. You can give us some feedback on Creditability here. There is also a section on the website with the answers to a number of frequently asked questions about credit and credit reports. If you have a specific query about Creditability, or want to find out more about our consumer education programme, please email consumer.affairs@uk.experian.com and put 'Creditability' as the subject title.

Feedback

We want to know what you think about Creditability and this supporting pack. We need your thoughts and comments to help us improve the resource. Please email us at consumer.affairs@uk.experian.com and put 'Creditability' as the subject title. Thank you.

Getting credit: A beginner's guide

In 2006, Experian and the Basic Skills Agency produced the teaching resource Getting Credit: A beginner's guide. The resource consists of six one-and-a-half-hour sessions following the journey people usually undertake applying for and managing credit. This resource covers the basics about credit, applying for credit and what to do when help is needed. This resource has been awarded the pfeg quality mark and is available to download from our website. To download Getting Credit: A beginner's guide) visit www.experian.co.uk then click on Learning Zone and Getting Credit: A beginner's guide.

Programme of study (non-statutory): Key Stage 4
PSHE: Economic wellbeing and financial capability

Key concepts	
1.2 Capability	b) Learning how to manage money and personal finances
1.3 Risk	a) Understanding risk in both positive and negative terms
	b) Understanding the need to manage risk in the context of financial and career choices.
1.4 Economic understanding	b) Understanding the functions and uses of money
Key processes	Students should be able to:
2.2 Exploration	a) identify, select and use a range of information sources to research, clarify and review options and choices in career and financial contexts relevant to their needs
2.4 Financial capability	a) manage their money
	b) understand financial risk and reward
	c) explain financial terms and products
	d) identify how finance will play an important part in their lives and in achieving their aspirations
Range and content	The study of economic wellbeing and financial capability should include:
	h) personal budgeting, wages, taxes, money management, credit, debt and a range of financial services and products.
	k) social and moral dilemmas about the use of money

Adult Financial Capability Framework AFCaF

Financial knowledge and understanding

Component	Basic level	Developing level	Extending level
a) Different types of money/payments	2. Recognise there are different forms of money. E.g. cheques, plastic cards, coupons, vouchers.	2. Understand that cash isn't the only way to pay for goods and services and recognise the alternatives.	1. Understand the implications of different forms of credit and debt including credit cards, store cards and catalogue shopping.
	3. Understand cash isn't the only way to pay for goods/services.	5. Understand the key words credit and debt and relate these terms to savings and borrowing currently undertaken.	3. Increased understanding of implications of credit and debt including overdrafts and different loan arrangements and ways to compare interest rates.
c) Income disposal	1. Understand the difference between essential and nonessential spending.	1. Understand personal expenditure and how to manage it.	1. Understanding of the range of personal expenditure and how it may be managed.
	2. Recognise household expenses and regular financial commitments.		
d) Gathering financial information and record keeping	4. Be able to keep a simple record of money coming in and going out.		4. Able to gather, compare and contrast information on financial services to form a decision.
e) Financial planning – saving, spending and budgeting	3. Be able to consider different possibilities for spending money.	5. Begin to understand the difference between long term and short term financial commitments and how planning and decision making for these differs.	

Component	Basic level	Developing level	Extending level
g) Personal choices and the financial implications	1. Balancing needs and wants, prioritising spending.	4. Begin to be able to assess 'best buy' in a variety of circumstances.	3. Able to assess best buy in a variety of financial circumstances.
	3. Begin to understand the implications of debt.	5. begin to understand how to plan and manage debt including beginning to look at dealing with debt in a crisis.	4. Knowledge and understanding of a range of generic financial products in the short, medium and long term. Ability to identify personal requirements, obtain information/advice, analyse and decide.
			9. Ability to evaluate the choice of a particular product on lifestyle etc
h) Consumer rights and responsibilities	1. Begin to understand different sources of advice/information, how to access such info/advice and know some local contacts, including advice on managing debt.	1. Understand that different people and organisations may give different advice on finances.	1. Know about the different sources of generic financial advice, including financial advisors and Citizens Advice Bureau.
i) Implications of finance	1. Begin to understand the consequences of having more or less money.	1. Know about the roles of financial organisations.	2. Understand how to plan and manage debt.
	2. Begin to understand the roles of financial organisations.		3. Understand what to do if difficulties arise in repaying debt.

Session plan – University

Background information

University provides the setting for our first set of tasks. Being a student is a costly choice for young people today. The costs of course fees, accommodation, bills, food, books and travel all adds up. In 2006, graduates leaving university had average debts of £13,252 (Source: NatWest Bank survey 2006). Some graduates leave university with debts of over £22,000.

If an account is in credit it means that there is money available to spend. If you obtain goods or services 'on credit' it means that someone, for example, a bank or other financial institution, has lent you the money to make a purchase. The money has been credited to you on a temporary basis and you must pay it back. There are many different types of credit that are used to purchase various goods.

Financial institutions lend money to make a profit. They do this by charging interest on the amount you borrow. This means you will actually repay more than you originally borrowed and this extra amount is referred to as the cost of the credit facility.

It is important to budget - making a list of all the money coming in (income) and going out (expenditure) every month - before applying for credit so that you know exactly how much money you can afford to spend repaying any new credit. Also important is financial planning for the future and exploring alternatives to credit such as getting a part-time job.

Your credit report is a copy of the information a credit reference agency holds on you. Lenders use that information when they assess credit applications you make. It is important that students understand how their actions at university may impact their credit report later on in life.

University is just one option available to school leavers. We have chosen university as the first set of tasks in Creditability. We believe that the learning points and scenarios within the game are applicable to all young people.

Session aims

This session aims to:

- Introduce key terms
- Introduce the concepts of budgeting and financial planning
- Introduce the concept of affordability

Learning objectives:

By the end of the session, learners should:

- Be able to discuss different types of credit and what they are used for
- Identify the key characteristics of a student bank account
- Be able to explain where to go for help with money and debt when a student
- Be able to justify decisions made (cash v credit) and explain consequences of that decision

Micro topics

These are the subjects covered by the characters within the university environment:

- What is credit?
- Different types of credit
- Alternatives to credit
- Using credit
- Debt
- What is a credit reference agency?
- What information does a credit reference agency hold?
- What is a credit report?

University

Session plan

Before the session:

Ensure that computers are running and that Creditability is ready to play on each computer. Please note: sound is required in order to receive all the instructions.

Time	Topic	Activity	Resources
5 mins	Introduction	Explain the game and go through quick start guide. Log in to Creditability and select university.	Creditability
10 mins	Research	Find and talk to the different characters and learn more about the micro topics.	Creditability
10 mins	Assessment	Find and answer multiple choice questions on what has been learnt.	Creditability
10 mins	Student bank accounts	Which account? Choose questions to ask the bank manager about student accounts. Rate the question once it has been answered. When enough good questions have been asked, players can choose a bank account from the options available.	Creditability
5 mins	To buy or not to buy?	In the clothes shop on campus, players must collect statements. These statements are reasons why you would choose to buy clothes with cash or a credit card, or not buy them at all.	Creditability
5 mins	Feedback	Each group of players' performance will be summarized and displayed on screen.	Creditability
15 mins	Discussion points	Discuss what has been learnt from the game. Would you make the same decisions again? What were the implications of the choices you made?	Flip chart/white board
5 mins	Learning points		Students and Young People leaflet and session one handout

Resources

- Access to Creditability
- Glossaries
- Handouts
- Students and Young People leaflets

Additional activities

The following are suggestions for additional activities to support the tasks completed at university.

- What advice would you give a student when looking for a bank account? Make a checklist or design a poster explaining what to look for and what to avoid.
- Learners could make their own budget spreadsheet using Excel and some basic calculations. Income may include wages, EMA, pocket money etc Expenditure may include board, music, phone bills, travel etc
- www.uniaid.org.uk is a student charity. Their website includes the student calculator, a tool for working out what costs students incur and what the consequences of the decisions they make might be. This is a useful tool for looking at personal finance as a student.
- Explore further where can students go for help with money worries?

Uniaid	www.uniaid.org.uk
NUS	www.nusonline.co.uk
Citizens advice	www.adviceguide.org.uk
Student finance vigilante	www.studentfinancevigilante.co.uk

Additional resources

A number of financial capability resources can be found on the pfeg (personal finance education group) website at www.pfeg.org/resources and are grouped according to key stage.

Creditability

What did you learn about money and credit at university?

The basics

If you obtain goods or services 'on credit' it means that someone, for example, a bank or other financial institution, has lent you the money to buy something. The money has been credited to you on a temporary basis and you must pay it back.

There are many different types of credit including a mortgage, bank account overdraft, loan, credit card, store card or mail order account.

As well as borrowing money, there are other ways to fund your studies. These include savings or a part-time job.

Credit reference agencies

Credit reference agencies (CRAs) store information that helps lenders decide whether to give credit. There are three credit reference agencies in the UK. CRAs hold lots of information including electoral roll details, bankruptcies and court judgments. They hold information on credit agreements and credit applications. All this information helps lenders to decide whether an individual can afford to borrow money and whether they are likely to pay it back.

Credit reports

A credit report is a copy of the information that a credit reference agency holds. Individuals can only see their own credit report. It is an important financial document. Decisions that you make while a student at university may impact your ability to get credit later in life. You can look at your credit report at any time by contacting the credit reference agency over the internet, by phone or post.

Student bank accounts

Key points to remember when choosing a bank account:

- Free banking will help you to keep costs down while you are a student.
- An overdraft is a form of credit and you will need to pay back any money that you borrow. The lower the interest rate, the less money you will have to pay back.
- Online banking could be really useful to you and help you to manage your finances. You would be able to access your account at any time. Many people find this a more convenient way of banking.
- It may be useful to have a student banking advisor to talk to.
- If you apply for a credit card remember that you will have to pay back any money that you borrow.
- Find out how long you are given to pay back what you have borrowed and what it will cost you.

Session plan – City Square

Background information

City Square is an out-of-town shopping centre. Within this environment, players will decide whether or not to buy their first house. This decision is made once they have selected a budget and discovered more about their financial situation. They will then question the bank manager about mortgages.

A mortgage is a loan taken out to pay for the purchase of a property. When you apply for a mortgage, the lender will take into account lots of different information. Where do you work? How long have you been there? How much do you earn? Where do you live? How long have you been there? Do you have a bank account? How long have you had it for? How old are you? What financial commitments do you have? All this, plus the information on your credit report is taken into account when you make an application for a mortgage.

Session aims

This session aims to:

- Develop the concepts of budgeting and financial planning
- Develop the concept of affordability
- Explore the lending process

Learning objectives:

By the end of the session, learners should be able to:

- Explain what information is relevant to a mortgage application.
- Explain the connection between budget and what you can afford.
- Describe the lending process in simple terms

Micro topics

These are the subjects covered by the characters within the City Square environment:

- Credit decisions
- The blacklist myth
- How lenders decide who to give credit to
- Refused credit
- Moving home
- Your credit report

City Square

Session plan

Before the session:

Ensure that computers are running and that Creditability is ready to play on each computer. Sound is required in order to receive all the instructions.

Time	Topic	Activity	Resources
5 mins	Introduction	Re-cap on the game and how to play. Log in to Creditability and select City Square.	Creditability
10 mins	Research	Find and talk to the different characters and learn more about the micro topics.	Creditability
10 mins	Budgets	In the community centre, players must choose an object which will represent the budget they have. Do they have lots of money to spend on a house or will they have to rethink their plans? Which of the facts shown are relevant to a mortgage application? Some of the facts are there to trick players and are not relevant at all.	Creditability
10 mins	Research mortgages	Find out more about mortgages. Players must choose the best questions to ask the bank manager to find out more.	Creditability
10 mins	Decision making	Players are given a number of options. Players need to use what has been learnt about their personal circumstances and mortgages. To buy or not to buy?	Creditability
15 mins	Discussion points	What difference did budget make to the outcome of the tasks? What else do you need to know before you commit to buying a property? What do you need to know about a mortgage before committing to buying a property?	Flipchart or whiteboard

Resources

- Access to creditability
- Glossaries
- Handouts

Additional activities

The following are suggestions for additional activities to support the tasks completed in City Square:

- Compile an advice checklist for people thinking about buying a home. What do they need to consider?
- Would you lend? Activity adapted from Getting Credit. Using the handouts provided here, decide whether or not to lend the applicants money to buy a house. The activity can be done individually, in groups or as a class. Before looking at the applications, think back to the task in the game and compile a list of considerations (salary, job, current credit commitments etc).
- Find out more about mortgages. Use the FSA website www.moneyadeclear.fsa.gov.uk and click on 'mortgages' within the 'products explained' section.

Additional resources

A number of financial capability resources can be found on the pfeg (personal finance education group) website at www.pfeg.org/resources and are grouped according to key stage.

Mortgage applications – would you lend?

Imagine that you work for Boodles Bank. Look at each of the profiles shown below. Based on the limited information that you have here, would Boodles Bank lend them a mortgage of £150,000 to buy a house? You can answer Yes, No or Maybe.

Profile A

- Male, aged 28
- No children
- Worked with same firm for six years
- Earns £15,000 a year
- Tenant in an unfurnished flat
- Has a bank account, one credit card, one store card

Would you lend?

Profile D

- Female, aged 52 and divorced
- Has two grown up children
- Has worked in the same business for 20 years and earns £40,000 a year
- Homeowner
- Has two bank accounts, three credit cards, two store cards and a loan on her car

Would you lend?

Profile B

- Male, aged 49
- One child
- Semi-skilled worker with the same company for two years
- Earns £26,000 a year
- Has a bank account, two credit cards and a loan for his car

Would you lend?

Profile E

- Female, aged 35
- Three children
- Is self employed
- Earns £30,000 a year
- Has a bank account, two store cards and a credit card

Would you lend?

Profile C

- Female, aged 19 and is single
- Still lives at home
- Has no children
- Unskilled worker, working for 15 mths
- Earns £11,000 a year

Would you lend?

Profile F

- Male, aged 30
- Two children
- Rents unfurnished flat
- Is unemployed

Would you lend?

Mortgage applications - credit reference agency information

You have now consulted a credit reference agency and have some more information on the applicants. Now look at the details below and re-assess each application. Would you lend? Does any of this information change your decision? If so, why?

Profile A

- Recorded on electoral roll
- Has made one or two late payments on his credit card which has a balance of £1,438
- Has made lots of late payments on a store card with a balance of £200

Would you lend?

Profile D

- Recorded on electoral roll
- Three credit cards with a combined balance of £1569 no late payments
- Has two store cards. Late payments on one, but not the other and combined balance of £300
- Car loan balance is £9,210

Would you lend?

Profile B

- Recorded on electoral roll
- One credit card has many late payments on it and a balance of £5,721
- Second credit card has late payments made on it and a balance of £3,286
- Has also made late payments on the car loan

Would you lend?

Profile E

- Recorded on electoral roll
- Credit card balance of £126 and no late payments made
- Store cards balance of £395
- No late payments on either store card

Would you lend?

Profile C

- Not recorded on the electoral roll
- No debts outstanding

Would you lend?

Profile F

- Recorded on electoral roll at current and previous addresses
- No debts outstanding

Would you lend?

Creditability

What have you learnt about money and credit in City Square?

The basics

When someone applies for a mortgage, lenders have to decide whether to lend them the money. They use the information provided on an application form and the information held by a credit reference agency to help them decide.

Lenders use a system called credit scoring to help them make a decision about each credit application. Credit scoring is an objective way of assessing credit applications and is often computerised.

Credit scoring awards points to lots of information connected with your application. This includes details about your job, how much you earn, rent, bills and other commitments as well as your credit report. The lender adds up all your points to see if your total score reaches their target.

Refused credit

Some people think that there is a credit blacklist and that if your name is on the list, you cannot get credit. There is no such thing as a blacklist. Just because one lender refuses to give you credit, it doesn't mean they all will. The information on your credit report is purely factual.

If you are refused credit, you should try to find out why. The company you applied to should be able to help you. It may also help to get a copy of your credit report although the credit reference agency won't know why the lender refused your application.

Mortgage applications

The following information would be relevant to an application for a mortgage.

- How much you currently pay in rent
- How much spare cash you have
- What credit commitments you have at the moment
- How much you owe to other lenders
- Whether you make payments on time
- Where you work and how much you earn
- Other outgoings you have – bills, social life, travel etc
- How much of a deposit you have saved for the house

Before applying for a mortgage – think about:

- How much you would have to borrow?
- How much you would have to pay back each month?
- How much spare cash you would have each month?
- How long it will take to pay off the mortgage?
- What sacrifices you might have to make to afford the repayments.

Session plan – TakeTwo TV studios

Background information

Identity theft is when someone gets hold of your personal information without your permission. This can include your name, mother's maiden name, date of birth, current and previous addresses, phone number, bank account details and credit card or debit card PIN (personal identification number).

Identity fraud is when someone uses your identity to commit a crime, usually by getting goods or services fraudulently. This may involve using stolen or forged identity documents, such as your driving licence, or just a few pieces of your personal information.

Session aims

This session aims to:

- Introduce the subject of identity fraud
- Explain how to avoid becoming a victim of fraud
- Explain what to do if you have been a victim of fraud

Learning objectives:

By the end of the session, learners should be able to:

- Describe what information is found on a credit report
- Detail how to look after personal information
- Explain where to get help if you are a victim of fraud

Micro topics

These are the subjects covered by the characters within the TakeTwo TV studios environment.

- Credit reports
- Information found on credit reports
- The electoral roll
- Identify fraud prevention
- Where to go for help

TakeTwo TV studios

Session plan

Before the session:

Ensure that computers are running and that Creditability is ready to play on each computer. Sound is required in order to receive all the instructions.

Time	Topic	Activity	Resources
5 mins	Introduction	Re-cap on the game and how to play. Log in to Creditability and select TakeTwo TV studios.	Creditability
10 mins	Research	Find and talk to the different characters and learn more about the micro topics.	Creditability
10 mins	Fraud prevention research	Players need to ask a police detective questions to find out more about preventing identity fraud. Players choose the best questions to ask and then rate them according to how useful the answers are.	Creditability
10 mins	Victims of fraud research	Players need to choose the best questions to ask the consumer advice lady about what victims of fraud need to do.	Creditability
10 mins	Personal information	Three different characters ask players to provide them with information. From a list, players need to assign indicators of fraud to the detective. Examples of things to store safely should be given to the consumer advice lady and examples of things that should be shredded or destroyed should be assigned to the TV producer. Their performance in this task determines which of the following assessment tasks they are asked to complete.	Creditability
10 mins	Assessment	Players must replace lines on a TV script with the correct advice using what they have learnt about identity fraud and the care of personal information. Or	Creditability
10 mins	Assessment	Players must select the correct full script on preventing identity fraud and the care of personal information.	Creditability
5 mins	Discussion points	How would you feel if you were a victim of fraud?	Creditability

Resources

- Access to creditability
- Glossaries
- Handouts

Additional activities

The following are suggestions for additional activities to support the tasks completed at TakeTwo TV studios.

- Discover more about identity fraud. Research the different ways in which you can become a victim and the help available to victims. Try looking at:
 - www.identitytheft.org.uk
 - www.experian.co.uk/learningzone
 - www.cifas.org.uk
- Produce a poster giving tips on avoiding ID fraud and looking after personal information

Additional resources

A number of financial capability resources can be found on the pfeg (personal finance education group) website at www.pfeg.org/resources and are grouped according to key stage.

Creditability

What did you learn about money and credit at TakeTwo TV studios?

Your credit report:

- Is a copy of the information that a credit reference agency holds about you. Lenders can use this information to help them decide whether or not to give you credit.
- Can also be looked at by employers when you go for a job and by future landlords when you rent a house.
- Will show whether you are registered to vote, your current and recent credit agreements, such as loans and credit cards and any credit applications you have made recently.

The electoral roll

The electoral roll is a list of all those registered to vote. Lenders use it when looking at credit applications. They want to make sure you live where you say you live. If you move home, you should register on the electoral roll at your new address straight away. This will make applying for credit much easier. If you are not on the electoral roll, you may be refused credit. You will also lose your right to vote in elections if you do not register.

Identity fraud

Identity fraud is when someone uses your identity (your name and address) to commit a crime. This usually means obtaining goods or services fraudulently. If you think you have been a victim of fraud, you can get help from the police, consumer advice centres and from the three credit reference agencies.

To avoid identity fraud:

- Check all your statements regularly to make sure that everything is ok.
- Regularly check your credit report.
- Monitor your credit report before and after you move home as you are more vulnerable to fraudsters.
- Only enter your personal details into websites that you can trust.
- Only give out details over the telephone if you are absolutely sure who you are speaking to. If not, ask for their number and ring them back.
- Don't tell anyone what your PIN is.
- You should shred any documents you throw away that have personal details on them.

What to do if you think you have been a victim of identity fraud:

- Don't panic. Contact the credit card/finance company involved.
- Contact CIFAS and ask about their protective registration scheme.
- Get a copy of your credit report from the credit reference agencies. They will help you sort out any problems.

Session plan – Credit crossroads

Background information

The credit crossroads village is where all the knowledge gained in previous levels comes together. Players are tested on what they learnt at university, in City Square and at TakeTwo TV studios.

Session aims

This session aims to:

- Consolidate knowledge of money and credit, credit reports and identity fraud
- Explore what information can be found on a credit report
- Develop understanding of life events and their impact on an individual's finances

Learning objectives:

By the end of the session, learners should be able to:

- List the information held on a credit report
- Describe the impact of bankruptcy on an individual
- Detail

Micro topics

These are the subjects covered by the characters within the Credit Crossroads village environment.

- Credit and debt
- Who can help with money worries?
- Moving in with a partner
- Bankruptcy
- Your credit report

Credit crossroads

Session plan

Before the session:

Ensure that computers are running and that Creditability is ready to play on each computer. Sound is required in order to receive all the instructions.

Time	Topic	Activity	Resources
5 mins	Introduction	Re-cap on the game and how to play. Log in to Creditability and select Credit Crossroads.	Creditability
10 mins	Research	Find and talk to the different characters and learn more about the micro topics.	Creditability
10 mins	Assessment	Players must answer some true or false questions posed by each of the characters in the community centre. The questions are based on everything that has been covered in the previous three environments.	Creditability
10 mins	Credit reports	Players are asked to correctly label a credit report with examples of information you might find on a report. There are also dummy labels to delete.	Creditability
2 mins	Life challenges	Players are asked to select a challenge by choosing to visit the doctor's surgery, the pub or the community centre. They will then complete a task relating to illness/redundancy/relationship ending, bankruptcy or moving in with a partner (respectively).	Creditability
10 mins or	Bankruptcy	Players must read a list of statements on insolvency and the effects of bankruptcy and replace the incorrect statements with correct ones.	Creditability
10 mins or	Moving in with a partner	Players must choose the best questions to ask the consumer advisor about what the implications of moving in with a partner could be on personal finances and an individual's credit report. They then make a decision as to how to proceed.	Creditability
10 mins	Illness and bereavement	Players are asked to assign advice to three characters. The characters are interested in advice for those affected by illness and bereavement, those that have been made redundant and those who are experiencing a relationship breakdown.	Creditability
13 mins	Discussion points	Identify the advice that overlaps between the different life events – are there any common themes? Does bankruptcy sound like a good way to wipe out your debts?	

Resources

- Access to creditability
- Glossaries
- Handouts

Additional activities

The following are suggestions for additional activities to support the tasks completed at

- Perform short role plays on the different life events (serious illness, bankruptcy, redundancy, moving in with a partner, relationship breakdown). One learner is the consumer and the other is an advisor. Advice leaflets and fact sheets are available from our Learning Zone www.experian.co.uk/learningzone and click on the credit crossroads and credit report basics links.
- Produce an advice leaflet or poster for people who are struggling with their credit commitments as a result of one of these life events.
- Look at the example credit report. This is provided on the Creditability web page and is best viewed alongside the explanatory leaflet also provided.

Additional resources

A number of financial capability resources can be found on the pfeg (personal finance education group) website at www.pfeg.org/resources and are grouped according to key stage.

Creditability

What did you learn about money and credit in the Credit Crossroads village?

Credit and debt

Most people use credit from time to time to help with things like buying a house or a car. Some people end up owing a lot of money and struggle to cope with the repayments. There are lots of free, independent advice agencies like Citizens Advice, National Debtline or the Consumer Credit Counselling Service (CCCS) who will be able to help you.

Bankruptcy

Bankruptcy:

- Is a way of sorting out debts you cannot pay
- Will write off (cancel) some or all of your debts
- May mean you have to give up anything valuable that you own, including your home
- Places restrictions on you for a while and can impact your ability to get credit for six years or longer

Credit reports

Your credit report is an important financial document. Lenders will look at your credit report when you apply for credit.

The following information may appear on your credit report:

- Electoral roll information
- A mortgage account
- A credit card account
- A loan agreement
- An application for a credit card
- A bankruptcy

The following information will not appear:

- Your salary details
- Details of your job
- Details of your monthly budget
- Your parents' financial details

Money worries?

- Get a copy of your credit report
- Inform your lenders of your situation and any changes in your circumstances
- Consider adding a note to your credit report to explain your situation
- Think carefully before applying for credit – you might not be able to afford it
- Make sure all your financial documents are in one place

Navigator's notebook

Use this notebook to help find your way through the game. Look in the player manual to find out how to complete each task. You can also use this notebook to write notes as you play the game.

Level One - University

At university, you will choose a student bank account and go shopping for clothes. Speak to the different characters you meet to learn more about student finance, credit and debt.

Have you talked to?

- ☐ Steve the student counsellor
- ☐ The student working in the union bar
- ☐ The man in the union bar who works for the university

You have a few minutes to talk to the characters. When your time runs out, you will find yourself in front of a video screen. Watch the clip for further instructions. Find and answer as many questions as you can before the time runs out.

Task 1

Which account? The bank manager would like to speak to you. He's in the bank!

Read through all the questions then choose which ones to ask the bank manager. Think about how you will find out which is the best bank account for you.

Task 2

Choosing a student bank account. Use what you have learnt to make a good choice.

Task 3

Time to go shopping. You will be asked whether to buy the clothes with cash, use a credit card or not buy them at all. Don't ignore the floating stars outside the shop!

Level Two – City Square

In City Square you will find out more about mortgages and decide whether or not you can afford to buy a house. Speak to the different characters you meet to learn more about mortgages and credit reports.

Have you talked to?

- ☐ Steve the student counsellor
- ☐ The student working in the union bar
- ☐ The man in the union bar who works for the university

Task 1

The estate agent will tell you what you need to do next.

Task 2

You will need to open your PDA to complete the task. Which of the statements do you think would be relevant to your mortgage application?

Task 3

Get yourself over to the bank. You need to ask the bank manager some questions about mortgages.

Task 4

Your final task in City Square is to decide whether you will apply for the mortgage and buy your first house.

Level three – TakeTwo TV Studios

TakeTwo TV studios are making some programmes on identity fraud. You will learn how to spot fraud, what to do if you are a victim of fraud and how to prevent being a victim in the future. Speak to the different characters you meet to find out more.

Have you talked to?

- ☐ Dodgy Dave – the Identity Fraudster
- ☐ Kate – the TV producer
- ☐ Dennis who works for the local council

Task 1

Find DI Catchum in the Interview set and ask him four questions about avoiding identity fraud. Rate the answers that he gives.

Task 2

The consumer advice lady will tell you what to do if you are a victim of fraud. Choose four questions carefully and rate the answers.

Task 3

There are three characters waiting in the Dirty Den set. You need to collect the information that they need then sort out who needs what. You may need to use some of the information twice so think carefully. Copy any information you think you may need to use twice. Delete any information that is left. Use this table to help you by ticking off your answers as you submit them. And hurry, time is limited.

Character	What to find	1	2	3	4	5
Advice lady	Information to store safely					
Actress	Information to shred or destroy					
DI Catchum	Things that might indicate you have been a victim of fraud					

Task 4

Find the TV producer who will tell you what you need to do next.

Level four – Credit Crossroads

In the credit crossroads village, you will find out more about how the different things that might happen to you in life, may affect your finances.

Have you spoken to?

- ☐ Sandeep, the insolvency practitioner
- ☐ The taxi driver
- ☐ The lady from the Post Office

Task 1

In the community centre, there are three characters waiting to test your knowledge on what you have learnt playing Creditability.

Task 2

The lady in the village square has a task for you to complete about what you might find on a credit report. Delete the information you don't need.

Task 3

The lady in the village square will give you a choice for your final Creditability task. Do you want to go to the doctors, the pub or the community centre?

At the doctors' surgery you will need to ask some questions about how moving in with a partner would affect your finances. You then need to make a decision about what you want to do.

In the pub you will learn about bankruptcy and will need to correct the statements.

In the Community centre you will need to speak to all three characters and give them information from your PDA. You may need to use some of the information twice so think carefully. Copy any information you think you may need to use twice. Delete any information that is left. Use this table to help you by ticking off your answers as you submit them.

Character	What they want to know	1	2	3	4	5	6
Doctor	Advice for those who are seriously ill						
Union rep	Advice for those who have been made redundant						
Counsellor	Advice for people whose relationship is breaking down						

Creditability

Congratulations!

Your name:

££

You have successfully completed Creditability.

Your scores:

University

City Square

TakeTwo TV Studios

Credit Crossroads

You have looked at:

- **What credit is**
- **Different types of credit and alternatives to credit**
- **Budgeting**
- **Making credit decisions**
- **Your credit report**
- **Identity fraud and how to avoid becoming a victim**
- **Debt and insolvency**
- **Getting help when it is needed**

Thank you for playing Creditability

Signed

(teacher) £££

An A to Z of credit and personal finance words

Some of the definitions in this glossary have been taken from Jargon Buster, Citizens Advice (www.adviceguide.org.uk) and the Adult financial capability framework. The credit report specific terms have been taken from the Experian website. For explanations of more credit report terminology, look at the online glossary at www.experian.co.uk/consumer.

A

APR:-

APR stands for annual percentage rate. This tells you the cost of a loan, taking into account the interest you will pay, any other charges, and when the payments fall due. The cost is standardised as an annual percentage rate so you can easily compare the cost of one loan with another, for example, a loan with an APR of 15% is more expensive than one with an APR of 10%.

Association:-

A financial connection between two individuals resulting from a joint court judgment, joint account or a joint application for credit. An association is also referred to as a financial link. A credit report will include the names of anybody you have a financial connection with.

B

Bankruptcy Order:-

A way of dealing with debts that you cannot afford to pay. If someone has been judged insolvent in court, they will be given a Bankruptcy Order. An Official Receiver is responsible for the administration of bankruptcies.

Budget:-

A plan of your spending against your income.

C

CIFAS:-

The UK's Fraud Prevention Service. CIFAS aims to detect and prevent fraud and so protect innocent people whose names, addresses or other details are used fraudulently by others in order to get credit. You can find more information about CIFAS at www.cifas.org.uk

Credit:-

If your account is in credit it means that you have money available to spend. If you obtain goods or services 'on credit' it means that someone, for example, a bank or credit institution, has lent you the money to make a purchase. The money has been credited to you on a temporary basis, and you must pay it back.

Credit account:- Details of your credit accounts may appear on your credit report. Loans, mortgages, credit card accounts and mail order accounts may all be shown on your report. Details of the outstanding balance, payment history and available credit will be shown.

Creditor:-

Individuals or organisations you owe money to are your creditors.

Credit card:-

A credit card allows consumers to purchase products or services without cash and to pay for them at a later date. You will be charged interest if you do not pay off the full amount borrowed.

Credit check:-

An application for credit will usually result in a search of the records held by a credit reference agency. A credit check is sometimes also referred to as a credit search.

Credit file:-

A credit file is sometimes also referred to as a credit report. It is a copy of the information stored about you with a credit reference agency. It will include electoral roll information for your address, how you have handled recent credit commitments and a record of and recent credit checks made about you with that agency.

Credit reference agency (CRA): -

Creditors share credit-related information through credit reference agencies to help them lend responsibly. This includes credit account information (for example, repayment records for loans, credit agreements, mortgages, or hire purchase) and records of recent credit checks that have been requested. The agencies also collect public record information (for example, electoral roll and court judgments), which also helps creditors decide who to give credit to. CRAs make it possible for lenders to quickly make accurate lending decisions and also help lenders guard against fraud.

Credit reference agencies:

- do not make lending decisions, the lenders make these
- do not know which applications are successful so cannot tell why someone has been refused credit
- do not hold a blacklist of people or properties
- do not rate people. Applications for credit are scored by the lenders and different lenders use difference scoring methods

Credit repair companies:-

Companies offering to advise on how to remove court judgments and clear bad debts from your credit report, and how to arrange loans and how to make successful applications for credit. There is usually a charge for this kind of service. The Office of Fair Trading has said that many of these companies make misleading claims and can actually worsen your situation.

Credit report (or credit file):-

A copy of the information stored about you with a credit reference agency. It will include electoral roll information for your address, how you have handled recent credit commitments and a record of and recent credit checks made about you with that agency.

D**Debt:-**

If you are in debt, you owe money to someone, e.g. a bank

Debtor:-

If you owe money to an individual or organisation, they may refer to you as a debtor.

E

Electoral roll:-

The electoral roll is a list of the names and addresses of all people registered to vote in elections. Electoral roll information in your name at your current and previous addresses will be shown on your credit report.

F

Financial:-

To do with money.

Financial link:-

A financial link is a connection between two people who have applied for a joint account or mortgage.

G

H

Hire purchase agreement:-

A form of credit agreement which allows you to pay for goods in instalments. Cars are often bought this way. You will not own the car until all the instalments have been paid. If payments are not made the car might be repossessed and sold. You would not be able to sell the car without the permission of the lender, until you had paid for it.

I

Identity fraud:-

Identity Fraud is the use of a stolen identity in criminal activity, usually obtaining goods or services by deception. It usually, but not always, involves the use of stolen or forged identity documents, for example, a passport or driving licence.

Income:-

Your income is the money you have coming in. It includes wages, benefits (like income support or child benefit) and child maintenance payments.

Individual Voluntary Arrangement:-

This is where a debtor or bankrupt comes to a legally binding agreement with creditors to pay some or all of their debt. It is an alternative to bankruptcy.

Interest:-

Interest is an amount of money added to your account. You will be paid interest on money that you save. You will be charged interest on money that you borrow.

Interest rate:-

Is the percentage that is charged on loans or other credit agreements. Generally borrowing money at 20% is going to cost more than borrowing at 15%.

J

Judgment:-

A judgment (known as a CCJ in England and Wales) is a record of when you have been taken to court for the recovery of a debt. This record would appear on your credit report and will stay there for six years from the date of the judgment. Paid judgments are shown as 'satisfied' on a credit report. Scottish judgments are called decrees.

K

L

Lender:-

An individual or organisation that provides credit.

Loan:-

A sum of money you borrow. You will usually be charged interest on top of the amount you borrow.

M

Mortgage:-

A loan usually taken out to buy property, e.g. a house. If you do not keep up the mortgage repayments the mortgage company can repossess your house. This is an example of a secured loan.

N

O

P

Personal information:-

Includes your name, address, date of birth, telephone number, National Insurance number.

PIN:-

PIN stands for personal identification number – a secret four-digit number, which you use with a cash machine card or a credit card. You type it in to the keypad and the cash machine checks that the card number and PIN are the same.

Q

R

S

Secured loan:-

Money borrowed from a lender using your property as a guarantee of payment. If the money is not paid, your property may be repossessed and sold.

Shredder:-

A machine that cuts paper into thin strips so that the information on it cannot easily be read.

Store card:-

Store cards are like credit cards but are available from shops rather than banks. They can only be used to buy things in particular shops. Anything you spend on your store card is borrowed money. If you do not pay off the full amount each month, you will usually start paying interest on it. The interest rate charged in store cards is usually higher than on credit cards.

T

U

V

W

X

Y

Z

Months and years

12 months	one year
24 months	two years
36 months	three years
48 months	four years
60 months	five years
72 months	six years
84 months	seven years
96 months	eight years
108 months	nine years
120 months	ten years

Numbers in words

10	Ten
100	One hundred
1000	One thousand
10,000	Ten thousand
100,000	One hundred thousand
1,000,000	One million

SAMPLE REPORT – The information in this report is fictitious
and is to be used for training and educational purposes only.

Our reference: 00000000/A1
(Please quote on all correspondence)

Consumer Help Service
PO Box 9000
Nottingham NG80 7WP

Date of report: 1 June 2007

RR00000
MRS JESSICA SOMEBODY
186, HIGH STREET
ANYTOWN
MIDSHIRE
A12 4CD

DEAR MRS SOMEBODY

Your Credit Report

Thank you for your recent application for a credit report. This includes all the information that we hold about you at the addresses shown on page 2 of your report.

If you need to get in touch about the information on your report, please remember to quote the reference number at the top of this page. Please also provide the number of each item you are querying (these are printed directly above the item they relate to, e.g., E1, C4, P2). Information may be printed on both sides of the paper.

We have included a leaflet explaining the different types of information that may be included in your report and the steps you should take if you have any questions. Please use this leaflet to answer your queries. Most of the information we hold about you has been sent to us by companies with which you have a financial relationship or have had in the past.

Your credit report has been updated to include any other names you have been known by and with links to previous addresses. If any of this information is wrong and you believe it should be changed please contact us. The enclosed leaflet explains how to do this. Our records will also show that you made a request for your credit report. This information will not be seen by companies searching your credit report but will be shown on any reports you ask for in the future.

If you have any questions about the information companies have given to us, you may wish to get in touch with them because we need their authorisation to make changes to your report. A list of useful addresses is included at the back of your report.

Consumer Help Service

*PS The quickest way to get help with your report is to call our helpdesk on **0870 241 6212** or log onto our website **www.experian.co.uk**. Click on Consumer Advice and visit Your Credit Report Help Centre.*

Application details

These are the details you gave us when you asked for your report. We have used this information to produce your report.

Name: MRS JESSICA SOMEBODY
Your date of birth: 09/10/1972
Other names you have been known by: MISS JESSICA ANYBODY
People you are financially connected to: MR SIMON R SOMEBODY
Date of birth: 02/05/1974

Address details:

Present: 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Other: 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Electoral roll information

This shows the dates that your name was registered on the electoral roll and the addresses you were recorded at. There is more information about the electoral roll in the explanatory leaflet.

Present Address

E1 Local authority ANYTOWN LA
186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

SOMEBODY JESSICA

From 10/2004 to present

Other address/es

E2 Local authority ANYTOWN LA
1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

ANYBODY JESSICA

From 1982 to 10/2004

Aliases

Aliases are created when lenders tell us of other names you have been known by or when you tell us of other names you have used. Your credit report will include information recorded in these other names at the addresses you gave us when you applied for your report.

S1 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
Date of Birth 09/10/1972
Also known as MISS JESSICA ANYBODY
Confirmed by BOODLES BANK PLC on 18/05/07

Aliases continued

S1 **MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD**
Date of Birth 09/10/1972
Also known as MISS JESSICA ANYBODY
Confirmed by **EXPERIAN CREDIT REPORT (2)** on 09/03/07

This information was provided to us as part of report application or from information given after receiving a credit report

Financial associations

Financial associations show details of anyone you are financially connected to. Financial connections are created by joint accounts, joint applications, joint court judgments or from information you have given to us. When you apply for credit a lender may take into account financial information about people you are financially connected to.

L1 **MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE. A12 4CD**
Date of Birth 09/10/1972
Associated with MR SIMON SOMEBODY Date of Birth 02/05/74
Type of association JOINT ACCOUNT
Association confirmed by **BOODLES BANK PLC** on 20/05/07

L2 **MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD**
Date of Birth 09/10/1972
Associated with MR SIMON SOMEBODY
Type of association FINANCIAL CONNECTION
Association confirmed by **EXPERIAN CREDIT REPORT (2)** on 09/03/07

This information was provided to us as part of a report application or from information given after receiving a credit report.

L1 **MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE. A12 4CD**
Date of Birth 09/10/1972
Associated with MR SIMON SOMEBODY Date of Birth 02/05/74
Type of association JOINT APPLICATION
Association confirmed by **GENERAL BANK PLC** on 11/12/05

Public record information

This section of your report includes any court judgments, bankruptcies or individual voluntary arrangements. For further information please see the explanatory leaflet.

J1 **MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD**
Information type BANKRUPTCY ORDER Date 03/12/06
Discharged 03/12/07
Court name ANYTOWN COUNTY COURT Case number 2005000136
Source: INSOLVENCY SERVICE

When your bankruptcy has been annulled or discharged we will be informed by the Insolvency Service. For further information please see the explanatory leaflet.

Public record information continued

J2 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
Information type VOLUNTARY ARRANGEMENT Date 17/06/04
End date 24/10/06
Court name UNKNOWN Case number IVA0045658
Source INSOLVENCY SERVICE

If you have any questions about voluntary arrangements you should speak to the Supervisor.

J3 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
Information type VOLUNTARY ARRANGEMENT COMPLETE Date 17/06/04
End date 24/10/06
Court name UNKNOWN Case number IVA0045658
Source INSOLVENCY SERVICE

This information shows that the conditions of the Arrangement have been met. Details of the Voluntary Arrangement will continue to be held on your report for six years from the date of the Arrangement.

J4 MISS JESSICA ANYBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Information type SATISFIED JUDGMENT Date 01/08/04
Amount £481 Satisfied 16/11/05
Court name SOUTHTOWN COUNTY COURT Case number ST701043
Source REGISTRY TRUST LTD

Satisfied judgments are automatically removed from your report after six years.

J5 MISS JESSICA ANYBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Information type JUDGMENT Date 01/07/04
Amount £1257
Court name SOUTHTOWN COUNTY COURT Case number ST401135
Source REGISTRY TRUST LTD

If you have paid a judgment you should contact the court involved and make sure they are informed. You may wish to request a Certificate of Satisfaction as proof of the change. We will be told that the judgment is satisfied and we will update our records. For further information please see the explanatory leaflet.

Credit account information

Credit account information shows details of your credit agreements with lenders. If you have any queries about this credit account information and would like to contact the lender yourself, there is a list of useful addresses at the end of your report. Please see the leaflet for an explanation of what all the details mean including an explanation of the status history.

C1 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
Date of birth 09/10/72
LENDU MONEY LIMITED CURRENT ACCOUNT
Started 19/10/06 Balance £344 Credit Limit £360
Status history 000000D
In the last 7 months of account activity, the number of status 1-2 is 0 and the number of status 3+ is 0
File updated for the period to 01/05/07

Credit account information continued

C2 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
Date of birth 09/10/72
BOODLES BANK PLC CREDIT CARD
Started 19/10/02 Balance £1126 Credit Limit £1300
Status history 32100U00000
In the last 36 months of account activity, the number status 1-2 is 2 and the number of status 3+ is 1
File updated for the period to 01/03/07

C3 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE A12 4CD
JOINT ACCOUNT
Date of birth 09/10/72
GENERAL BANK PLC LOAN
Started 04/06/01 Balance £0 Settled 04/06/06
Status history 000000000000
In the last 24 months of account activity, the number of status 1-2 is 0 and the number of status 3+ is 0
File updated for the period to 28/06/06

Settled accounts are kept on file for six years from the settlement date. The status history in respect of a settled account relates to the period of time prior to the date of settlement.

C4 MISS JESSICA ANYBODY, 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Date of birth 09/10/72
Arrangement from 01/05 to 08/05
MOBILE PHONE FIRM RENTAL
Started 05/07/01 Default £548 Defaulted 06/10/05
Balance Satisfied
Status history 8
File updated for the period to 19/07/06

NOTICE OF CORRECTION, Reference 00000000 – See final page of report

A defaulted account is removed from your report after six years whether or not you have paid the debt in full. If you have paid some of the debt off, the balance should show how much you still owe.

C5 MISS JESSICA ANYBODY, 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Date of Birth 09/10/72
MOBILE PHONE COMPANY RENTAL
Started 27/08/98 Default £1021 Defaulted 08/09/04
Current Balance £695
Status history 8
File updated for the period to 07/09/05

A defaulted account is removed from your report after six years whether or not you have paid the debt in full. If you have paid some of the debt off, the balance should show how much you still owe.

Council of Mortgage Lenders (CML) information

Members of the Council of Mortgage Lenders record information on customers who have given up their homes or had them repossessed. If you have any queries about the CML information shown below and would like to contact the company concerned yourself there is a list of useful address at the end of your report. CML information may be recorded at up to three addresses - the address which was repossessed or surrendered and your previous and forwarding address(es).

C6 MRS JESSICA SOMEBODY 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
MORTGAGE YOUR HOUSE PLC FORWARDING ADDRESS
POSSESSION ORDER 16/11/04
File updated for the period to 24/12/02

Previous searches

Previous searches show the names of organisations that have seen some or all of the information recorded on your credit report within the past 12 months. Searches of your credit report should all have been made with your consent. Most will relate to credit applications you have made but some may be routine checks by your lenders on accounts you already have. Unrecorded enquiries, quotations, identity verification checks and credit report applications are shown for you on your copy of your report but are not seen by lenders.

P1 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD
Date of birth 09/10/72 Time at address 03 years 07 months
Searched on 27/05/07
Searched by **LENDU MONEY LIMITED**
Application type **REVOLVING CREDIT**

P2 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD
OPT OUT
Date of birth 09/10/72 Time at address 03 years 06 months
Searched on 15/05/07
Searched by **HOPE BING AND LAMOUR LIMITED**
Application type **UNRECORDED ENQUIRY**

P3 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD
Date of birth 09/10/72 Time at address 03 years 02 months
Searched on 09/03/07
Previous searched on 08/04/06, 14/12/05, 13/03/04, 12/12/03
Searched by **EXPERIAN REPORT (1)**
Application type **CREDIT REPORT**

This information was provided to us by you when you applied for your credit report via our website

Financial associate searches

Financial associate searches show when your credit report information has been seen because someone you are financially connected to has made an application for credit. This information is recorded for you on your copy of your credit report only. It will not be seen by lenders.

U1 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD

Date of birth: 09/10/72
Name of applicant: MR SIMON SOMEBODY
Date of birth: 02/05/74
Date of application: 28/04/07
Searched by: PEARLY KING AND QUEEN STORES

U2 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Date of Birth: 09/10/72
Name of applicant: MR SIMON SOMEBODY
Date of Birth: 02/05/74
Date of application: 05/12/06
Searched by: HONEST BANKING COMPANY LTD

sample report only

Linked addresses

Linked addresses are created by lenders when you move or when you tell us your previous addresses. This information shows addresses that you have been connected with. For further information please see the explanatory leaflet.

B1 MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Linked to: 186 HIGH STREET, ANYTOWN, MIDSHIRE
Source: HOPE BING AND LAMOUR LIMITED
Date of information: 15/10/04

B2 MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Linked to: 2 ELSEWHERE DRIVE, SOUTHTOWN, MERSEYSIDE
Source: LENDU MONEY LIMITED
Date of information: 05/01/04

B3 MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Linked to: 186 HIGH STREET, ANYTOWN, MIDSHIRE
Source: EXPERIAN CREDIT REPORT (2)
Date of information: 15/04/06

This information was provided to us by you when you applied for your credit report in writing or by telephone

CIFAS - The UK's Fraud Prevention Service

CIFAS information is displayed by address and so the information may not be in your name. This information helps protect innocent people from becoming victims of fraud. An explanation of CIFAS can be found in the explanatory leaflet. Please remember that the rules of CIFAS mean that you will never automatically be declined credit because there is CIFAS information on your report. If you want to contact the CIFAS member for more information about the details recorded, please use the address we have given you as part of the CIFAS entry. If you feel that a CIFAS entry is incorrect in any way you can either contact the member directly using that address or let us know exactly what you feel is wrong and why and we will contact the member of your behalf.

F1	Name used	MRS MARY JONES
	Date of birth used	12/09/1967
	Address Used	1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
	Date recorded	08/12/06
	Member name	WATCHIT TV RENTAL
	Members address	Watchit House, Television Road, Tellytown, Southshire Z98 1VY
	Case Reference	14AY2400
	Product Type	PERSONAL CREDIT CARD
	Type of case	FALSE IDENTITY FRAUD – USE OF FALSE NAME WITH AN ADDRESS
	Reason for referral	DATE OF BIRTH

Gone Away Information Network (GAIN)

GAIN shows that an individual owes money and has moved without giving the lender a forwarding address. It is explained more fully in the leaflet. If you have any queries about this information please contact the company which gave us the information.

T1	MRS JESSICA SOMEBODY		
	Date of birth	09/10/72	
	Last known at	1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ	
	Located at	186, HIGH STREET, ANYTOWN, MIDSHIRE	
	By:	MOBILE PHONE FIRM	
	Reference	62623456	On 09/03/05

Notice of Correction

Reference: 00000000

Page 1

00000000/SOMEBODY. "I, MRS JESSICA SOMEBODY, WISH TO MAKE IT CLEAR TO ANY POTENTIAL LENDER THAT THE HISTORY OF ARREARS ON THIS ACCOUNT WAS SOLELY THE RESULT OF REDUNDANCY AND NOT A RESULT OF ANY UNWILLINGNESS TO PAY. I WOULD LIKE TO STRESS THAT I AM NOW IN FULL TIME EMPLOYMENT AND ALL MY MONTHLY PAYMENTS ARE MADE ON TIME. SIGNED MRS J SOMEBODY." ADDED 11/01/05 JPI

Useful addresses

<i>The following addresses will help you to contact lenders or other organisations if you want to ask them about information on your report.</i>
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SOUTHTOWN COUNTY COURT: QUEENS' HOUSE, ROYAL STREET SOUTHTOWN, U48 7RF

ANYTOWN COUNTY COURT: 100, VICARY STREET, ANYTOWN, EW67 9RW

LENDU MONEY: MRS VERITY HELPFUL, CUSTOMER SERVICES (DATA PROTECTION), LENDU MONEY, CASH HOUSE, 200 NEARBY ROAD, CLOSETOWN, MIDDLESHIRE, K114 8XZ

HOPE BING AND LAMOUR LIMITED: CUSTOMER SERVICES, HOPE BING AND LAMOUR LIMITED, FRIENDS PLACE, HARDLY ANYWHERE, KV12 9YY

MOBILE PHONE COMPANY SERVICES: MRS SHIRLEY ANSWER, CREDIT UNDERWRITING DEPT, MOBILE PHONE COMPANY SERVICES, MOBILE HOUSE, PARK STREET, NOWHERE LK76 5YH

GENERAL BANK: MR ANDRES QUERY, COLLECTION & LITIGATION DEPT, GENERAL BANK, GENERAL HOUSE, LOCAL ROAD, TOWNSPACE, TG98 4TR

-----END OF REPORT-----