



30 MINUTE WORKSHOP

Credit 101: The Essentials of Your Financial Reputation

FACILITATOR GUIDE

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OVERVIEW

& OBJECTIVES

Workshop Title: Credit 101: The Essentials of Your Financial Reputation

Target Audience: Adults age 18+ who want to improve their financial health and learn more about how credit works.

Duration: 30 minutes

Learning Objectives

By the end of this session, participants will:

1. Understand what credit is and why it is essential to their financial lives.
2. Learn the key components of a credit report and a credit score.
3. Brainstorm and learn concrete steps to build and maintain a strong credit history.
4. Know where to find additional resources to boost financial wellness.

AGENDA

& TIMELINE

#	Duration/Time	Activity	Facilitator	Materials
1	5 minutes	Your Financial Reputation		
2	5 minutes	Lesson: The Two Pillars of Credit		
6	10 minutes	Coach: How Do I Build Credit?		
8	5 minutes	Activity: Banzai Loan Calculator		
9	5 minutes	Lesson: Conclusion		

PREPARATION

REQUIREMENTS

Materials Prep

Copies to Make

Print copies of the following handout and worksheets for participants.

- ☐ Worksheet: The Power of a Good Credit Score
- ☐ Worksheet: My Credit Building Game Plan

Supplies

Gather the following supplies for the presentation.

Icebreaker activity:

- ☐ A clear, empty wallet or ID holder.
- ☐ Popsicle sticks or colored index cards in three colors (e.g., Green, Yellow, Red)

Supplies for each participant:

- ☐ Folder with printed materials for workshop
- ☐ Water bottle
- ☐ Privacy tri-fold
- ☐ Notepad and pen for taking notes

Technology Prep

Presenter Slides

Copy the slideshow to your Google Drive or add them to your slideshow app and make the following customizations:

- ☐ Add presenter name on slide 1 (“PRESENTED BY”)
- ☐ Add logo on slides 1, 2, 5, 7, 16, and 18 (“YOUR LOGO HERE”)
- ☐ Update subdomain in links on slides 14, 15, and 18 (“yoursubdomain”)
- ☐ Add contact information on slide 18

Online Links

Have the following pages open and ready (all accessible via your Banzai Wellness Center):

- Auto Loan Calculator
- How Do I Build Credit? Coach

Room Setup and Logistics

Equipment Requirements

- Computer for slides
- Projector/TV to display slides and resources
- Whiteboard and markers
- Participants: computer or device and Wi-Fi accessibility, if you want them to complete activities on their own device

Room Layout Suggestions

- Tables and chairs facing whiteboard/projector wall
- Table at entry point with name tags for participants
- Table at the back with any additional handouts and resources

At Each Seat

- Folder with printed materials for workshop
- Water bottle
- Privacy tri-fold
- Notepad and pen for taking notes

FACILITATOR

TIPS

Presentation Style and Tone

Approachable and relatable. Avoid jargon and overly technical financial terms. Explain concepts in simple, everyday language—the script in the workshop outline will strike the right tone.

Friendly and welcoming. Create a comfortable and non-judgmental atmosphere where participants feel safe to ask questions and share their experiences. Smile!

Optimistic and enthusiastic. Frame credit awareness as a tool for achieving financial goals. Let them know they can repair credit, if needed.

Practical and knowledgeable. Focus on actionable steps and real-world examples that participants can implement immediately.

Resourceful. Be prepared to offer helpful resources, tools, and tips beyond the core content.

Presentation & Engagement Techniques

Rotate presenters often. Consider rotating presenters for every segment of the workshop. This keeps participants' interest, and different styles of presenting can speak to different attendees.

Keep stories brief. Share personal anecdotes to illustrate points and build connections, but keep stories to a few minutes or less.

Use breaks if necessary. For longer workshops, build in 5-minute breaks for participants to stretch their legs and check their phones.

Vary presentation styles. Include icebreakers, large and small group discussions, visual aids, and more.

Stay on the clock. Be mindful of the time—even use a stopwatch—to keep the workshop from dragging.

WORKSHOP OUTLINE

FACILITATOR GUIDE

INTRO

YOUR FINANCIAL REPUTATION

Duration: 5 minutes

Key Messages

- Credit is your "financial reputation" and a tool that opens doors.

Script & Instructions

Begin slideshow on slide 1—Welcome

"Good morning, everyone. Thank you for joining us for this presentation on Credit 101."

Advance to slide 2—Icebreaker

(Place the empty wallet on a table where everyone can see it.)

"I want you to think of this empty wallet as your 'Financial Reputation.' When you turn 18 and are just starting out, it's mostly empty. It's a clean slate. Your job over time is to fill it with proof that you are a trustworthy person when it comes to borrowing money."

(Hold up a green stick/card.)

"Let's say this green stick represents a positive financial action. You get your first credit card, and you pay the bill on time. That's one positive mark in your reputation."

(Place a green stick in the wallet.) "You do it again the next month, and the next. Each on-time payment builds a stronger history of trust."

(Add two more green sticks.)

(Hold up a yellow stick/card.)

"Now, let's say you're shopping for a car and apply for five different loans in one week. Lenders see that and it looks a bit risky, so you add a few 'caution' sticks to your wallet." *(Add two yellow sticks.)* "It doesn't erase the green, but it's part of the picture."

(Hold up a red stick/card.)

Continued on page 10

"Then, you have a busy month and you completely forget to pay a bill until it's 30 days late. That adds a red 'high-risk' stick to your reputation." (Add one red stick.)

(Hold the wallet up for the audience to see.)

"When a lender looks at your credit, they don't just see one stick; they see the whole collection. They see your entire financial reputation. Our goal today is to learn the simple, consistent habits that will fill your wallet with as many green sticks as possible. By the end of our 30 minutes, you'll have a clear plan for building a reputation that saves you money and opens doors."

Advance to slide 3 — Agenda

"This is the agenda for today's workshop. We will leave time at the end for questions."

LESSON

THE TWO PILLARS OF CREDIT

Duration: 5 minutes

Key Messages

- Your Credit Report is your financial resume; your Credit Score is its grade.
- Your payment history and the amount of debt you carry are the two biggest factors in your score.

Script & Instructions

Advance to slide 4 - Two Pillars of Credit

"There are two main pillars of your personal credit: your credit report, and your credit score. These are two distinct items but are fundamentally linked. Your credit score is the numerical summary of your credit report.

Advance to slide 5 - Your Credit Report

"Alright, so let's dive into the first pillar of your financial reputation: your credit report. As we said earlier, this is like your financial report card, or resume. It includes your personal information, public records (like bankruptcies), credit accounts, and credit inquiries.

Advance to slide 6- Credit Bureaus

This financial resume is compiled and maintained by three major, nationwide companies called credit bureaus: Equifax, Experian, and TransUnion. They are separate, competing businesses, so the information on each report might be slightly different. That's why it's so important to check all three.

Advance to slide 7 - Your Credit Score

"The summary of your credit report is your credit score. This number, typically ranging from 300 to 850, gives lenders a quick snapshot of your credit risk. The higher the number, the better your financial reputation.

Continued on page 12

Continued from page 11

Advance to slide 8 - Breakdown

"Scores are calculated based on five factors: payment history, amounts owed, length of credit history, new credit, and credit mix."

Advance to slide 9 - Payment History

Payment History (35%): This is the biggest piece. Are you paying your bills on time?

Advance to slide 10 - Amounts Owed

Amounts Owed (30%): How much of your available credit are you using? This is called credit utilization. For example, if you have one credit card with a \$1,000 limit and a \$500 balance, your utilization on that card is 50%.

Advance to slide 11 - Length

Length of Credit History (15%): How long have your accounts been open? Lenders prefer a long credit history, and look at the age of your oldest account, your newest account, and the average age of all your accounts combined. "

Advance to slide 12 - New Credit

New Credit (10%): Have you applied for a lot of credit recently?"

Advance to slide 13 - Credit Mix

Credit Mix (10%): Lenders like to see that you can responsibly manage different types of credit. The two main types are revolving credit, like credit cards where you can borrow and repay repeatedly, and installment loans, like a car loan or mortgage, where you have a fixed payment for a set term.

ACTIVITY

COACH: HOW DO I BUILD CREDIT?

Duration: 10 minutes

Key Messages

- Your daily financial decisions have a direct and measurable impact on your credit score.

Script

Advance to slide 14 - Coach: How Do I Build Credit?

"It's one thing to talk about what goes into building credit, but it's another to see them in action. Let's use the Banzai 'How Do I Build Credit' Coach to see how different choices affect a score. This tool works by asking a few simple questions to provide a personalized recommendation."

Project the "How Do I Build Credit Coach" (using *(your subdomain).banzai.org/wellness/resources/how-do-i-build-credit-coach*)

Click Get Started to begin the Coach.

Persona 1 (The Student): "Let's run through with a fictional persona. Maria is a 19-year-old college student. She has a part-time job but no credit cards or loans in her name."

- Answer the Coach's prompts based on Maria's situation.
- Discuss the Recommendation: The Coach will likely suggest becoming an authorized user or applying for a student or secured credit card. Briefly explain what these are. "As you can see, for a student like Maria, becoming an authorized user on a parent's card is a great option because she can benefit from their good history. A secured card is another top choice because it's a card secured by her own deposit."

Encourage attendees to run through the Coach on their own time, using their current credit status

ACTIVITY

BANZAI LOAN CALCULATOR

Duration: 5 minutes

Key Messages

- A practical demonstration of *why* a credit score matters, translating the three-digit number into real-world dollars and cents.

Script

Advance to slide 15- Loan Calculator

"So we've talked about the theory—what a credit score is and the factors that make it up. But what does it actually do for you? Let's see the real-world impact in dollars and cents. We're going to use the Banzai Auto Loan Calculator to see how a credit score affects the cost of a common purchase: a car loan."

Project the "Auto Loan Calculator" tool (using *(your subdomain).banzai.org/wellness/resources/auto-loan-calculator*)

Have attendees refer to their worksheet, "The Power of A Good Credit Score" and follow along to fill in the blanks.

Execution:

1. Scenario: "Let's imagine two people, Morgan and Bailey. They are both buying the exact same car for \$20,000 and they both need a 60-month (5-year) loan."
2. Run Scenario A (Good Credit): "Morgan has a good credit score of 740. Because of this, the financial institution offers Morgan a good interest rate, let's say 6.5%."
 - Enter the loan amount (\$20,000), loan term (60 months/5 years), and interest rate (6.5%) into the calculator. Leave the down payment and extra payment fields blank.
 - Point out the results: "Okay, as you can see, Morgan's monthly payment is about \$391, and look here—the total interest paid over the five years is \$3,479."
3. Run Scenario B (Lower Credit): "Now let's look at Bailey. Bailey has a lower credit score, around 620. The financial institution sees Bailey as a riskier borrower, so they offer a higher interest rate, let's say 13.5%."
 - Change only the interest rate in the calculator to 13.5%.
 - Point out the results: "Wow, look at the difference. Bailey's monthly payment is now \$460, which is almost \$70 more per month. But the shocking number is the total interest paid: \$7,611."
4. Compare and Conclude: "This is the power of your financial reputation. By having a good credit score, Morgan saves over \$4,000 on the exact same car. That's real money that Morgan can put toward savings, a vacation, or paying off the car faster. A good credit score doesn't just get you approved; it saves you a significant amount of money."

WRAP UP

& CONCLUSION

Duration: 5 minutes

Key Message

- You are in control of your credit, and taking one small step today can lead to significant long-term benefits.

Script

Advance to slide 16 - Personal Plan

Refer to My Credit Building Game Plan worksheet

"I want you to write down ONE thing you will do this week to improve your credit health."

"Any final questions before we close?"

Advance to slide 17—Resources

"Here are some additional online resources we provide related to your credit, accessed via our Wellness Center."

Feel free to note other websites, seminars, and workshops provided by your financial institution.

Advance to slide 18—Contact Info

Provide contact information for further assistance. "Thank you for participating today."