



Credit Score Millionaire Instructors Guide



1. Instructions for watching the Educator Tutorial.

- a. Extract your downloaded zip file. PROGRAM WILL NOT OPEN UNTIL PROGRAM IS FULLY EXTRACTED!
- b. Next, open the “Credit Score Millionaire - Educator Tutorial” folder found in the same folder as this guide.
- c. Click on the “html5” icon.
- d. The tutorial will open in your preferred internet browser, even offline.

2. Instructions for Opening Presentation(s).

- a. Extract your downloaded zip file. PROGRAM WILL NOT OPEN UNTIL PROGRAM IS FULLY EXTRACTED!
- b. Next, open the “Credit Score Millionaire - Presentation Version Game” folder or the “Credit Score Millionaire – Single Player Game” found in the same folder as this guide.
- c. Click on the “html5” icon.
- d. The program will open in your preferred internet browser, even offline.

3. Supplemental and Printout Materials

- a. There are various supplemental and printout materials for your use.
 - i. Article – Building Your Credit Score
 1. Explains more about concepts in the presentation
 - ii. Answer Key for Instructors
 1. An answer key as an aid during teaching
 - iii. Advertising Brochure
 1. Example advertising brochure
 - iv. Advertising Press Release
 1. Example press release sheet
 - v. Class Sign-In Sheet
 1. Used for taking roll/names/emails (if required)
 - vi. Evaluation
 1. Student evaluation to fill out after presentation
 - vii. Program Overview
 1. Simple overview of the “Credit Score Millionaire” program
 - viii. Video – Alternate Presentation Video
 1. An alternate version of the original video
 - ix. Video – Credit and Your Career
 1. Video to use before or after presentation.

4. What is this program?

- a. “Credit Score Millionaire” is a program developed by Luke Erickson, Lyle Hansen, and Jonathan Guymon of University of Idaho Extension.
- b. It is designed to improve knowledge and actions of class participants, and ultimately lead to improved credit scores.

5. Who is the target audience for this program?

- a. This program is developed for teens *and* adults.
- b. FOR TEENS (especially high school seniors) this program is intended as a train-the-trainer program.
 - i. This means that Extension faculty are encouraged to train local high school teachers, 4-H staff, parent leaders, and adult volunteers to offer this program themselves, to teen groups.
 - ii. High school seniors are expected to benefit the most from this program because they can begin using their credit at age 18.
 1. No matter the age of a minor they can begin building credit with joint accounts (primarily with parents).
 2. But a minor cannot independently apply for new credit until age 18 & a FICO score is not assigned until age 18.
- c. FOR ADULTS this program is also very educational and informative.
 - i. The game portion makes the content fun, and more interactive than a lecture.
 - ii. And let’s face it, most adults know about as much as teens when it comes to credit scores!

6. Objective of the program.

- a. The purpose of the class is simple: Help participants build good credit scores.
 - i. Credit scores affect 6 major industries.
 1. Lenders
 2. Insurance
 3. Landlords
 4. Utilities
 5. Employers
 6. Medical
 - ii. Participants have the potential to save up to \$1,000 or more a month through reduced borrowing costs, saved insurance premiums, reduced utility deposits, better rent options and better employability.

7. How we measure success of this program.

- a. Program materials are offered free of charge through UI Extension.
 - i. However we do ask payment in the form of collecting survey data from the classes you teach. This will ensure that our program shows strong impact and merits funding for future programming.
- b. For TEEN audiences (age 18 and younger):
 - i. Please print copies of the *Credit Score Millionaire EVALUATION* and have your participants fill them out.
 1. Completed surveys can be mailed to:

- a. Luke Erickson, Madison County Extension, PO Box 580, Rexburg, ID 83440
 2. Or, Students can take the provided online survey <https://www.surveymonkey.com/s/CreditMillionaire>
- c. For ADULT audiences (age 18 and older).
 - i. Follow instructions above for TEEN audience evaluation, AND collect email addresses from participants using the *Class sign in sheet*.
 1. Emails will be used to administer a follow-up survey giving participants the option to estimate (free) or check (\$20-\$30 fee) their FICO credit score, and an additional 6-month follow-up survey to document increases in credit score as a result of program participation.
 2. Email or USPS the participant email addresses using the contact info above.
- d. MANY THANKS in advance for helping support this program through good survey information.

8. How to use materials

- a. Show the Video: Credit and Your Career
(Length 3 minutes 15 seconds)
- b. “Who wants to be a Credit Score Millionaire” PowerPoint game.

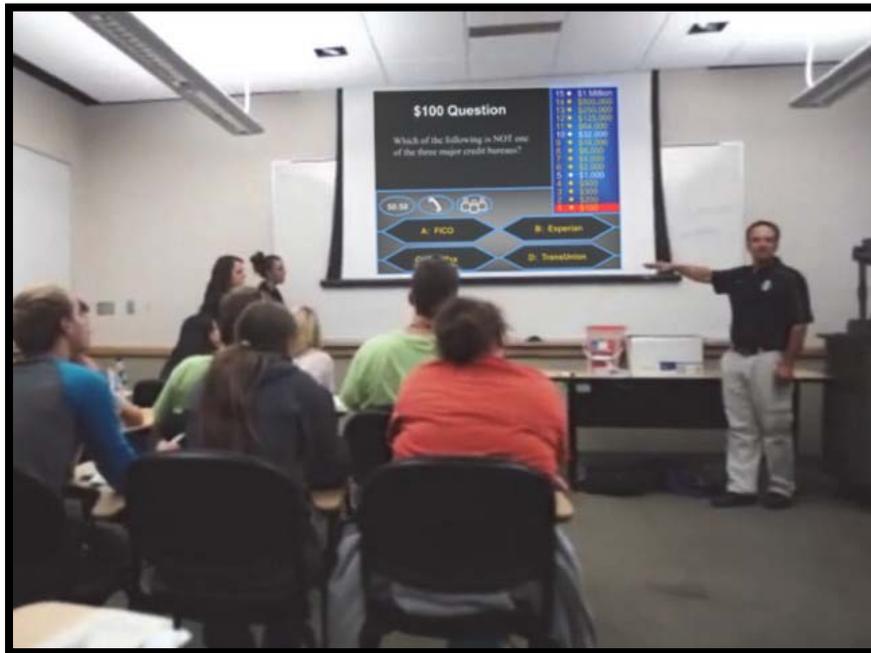


- i. Played in the same style as the TV game show “Who Wants to be a Millionaire.”
 1. Use the “Presentation Version” of the game
 2. One incorrect answer causes the game to end (for that team or individual)
 3. Three lifelines available to participants
 - a. 50:50
 - b. Phone a Friend
 - c. Ask the Audience

ii. Possible Teaching Layouts for One Large Group:

1. Teams

- a. Separate into groups of 5-10 participants each.
- b. For each question, each team will send a team representative to the front of the room to answer it.
- c. Representative should use a lifeline if they are not sure they know the answer.
- d. Ideas on ways to use lifelines in teams
 - i. 50:50: Host (instructor) whispers to the team representative two incorrect answers that are eliminated. Don't let the other team reps hear!
 - ii. Phone a Friend: Team can send one additional team member to the front to help the representative.
 - iii. Ask the Audience: Representative can go back to his/her team to talk the answers over.
- e. This method probably takes the longest (45 min to 1 hour)



2. *Individually with activity (*author preferred method).
 - a. Use 4 separate corners of the room (or other room landmarks) and label them A-D (for each possible answer).
 - b. As students choose the answer to each question they must commit by standing near the appropriate corner of the room (example, A corner for answer A).
 - c. There is some flock mentality at first, but students will eventually venture out on their own.
 - d. Lifelines are used when a majority of participants raise their hands (indicating that they don't know the answer).
 - e. Ideas on ways to use lifelines,
 - i. 50:50: Host (instructor) clicks on the 50:50 button.

- ii. Phone a Friend: Host gives the group the correct answer (freebie, happens only once per game).
 - iii. Ask the Audience: Participants can ask anyone in the room, except the Host for the answer.
 - f. This method takes about 30-45 minutes.
- 3. Individually at desks
 - a. Requires that participants use a pencil and paper to write down individual answers.
 - b. Lifelines are used when a majority of participants raise their hands (indicating that they don't know the answer).
 - c. Ideas on ways to use lifelines
 - i. 50:50: Host (instructor) clicks on the 50:50 button.
 - ii. Phone a Friend: Host (instructor) gives the correct answer, or the participants use the internet.
 - iii. Ask the Audience: Participants can ask anyone in the room except the Host for the answer.
 - d. This method takes about 30-45 minutes.
- 4. Casual Large Group
 - a. Participants just shout out the answer if they know it.
 - b. Can use lifelines casually if it seems that the entire group is struggling with the answer.
 - c. Ideas on ways to use lifelines
 - i. 50:50: Host (instructor) clicks on the 50:50 button.
 - ii. Phone a Friend: Either give the group a freebie by giving the answer, or another 50:50 to make it more fun.
 - iii. Ask the audience: Host gives the group a freebie and gives the correct answer.
 - d. This takes about 15-30 minutes.

iii. Possible Teaching Layouts for Small Student Groups:

- 1. Multiple Computers or I-Pads
 - a. Students get into small groups and participate in their own Millionaire Game.
 - b. This layout is good if there are multiple electronic devices that can be spread out among the group.
 - c. Use the "Individual Version" of the Game
 - d. Ideas on ways to use lifelines
 - i. 50:50: Participants click on the 50:50 button.
 - ii. Phone a Friend: Ability to use the internet.

- iii. Ask the audience: Ability to ask anyone around.



iv. Possible Teaching Layouts for Individual Learning:

1. Multiple Computers or I-Pads

- a. Students participate in their own Millionaire Game.
- b. This layout is good if there are multiple electronic devices that can be spread out to each individual, such as a computer lab.
- c. Use the “Individual Version” of the Game
- d. Ideas on ways to use lifelines
 - i. 50:50: Participants click on the 50:50 button.
 - ii. Phone a Friend: Ability to use the internet.
 - iii. Ask the audience: Ability to ask anyone around.



Be sure to pass out the “Building Your Credit Article” as a takeaway and have the participants take the online or printable survey.