

Personal Finance Virtual

January 2012

Course Number: BUS 664

Business Technology Teacher: Chris Dexter

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Principal: Thomas Costello

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Superintendent: Dr. John Hannum

**Name of Course:** Personal Finance Virtual  
**Level of Course:** Academic  
**Prerequisites:** None  
**Grade levels offered to:** 9 through 12  
**Course number:** BUS 664  
**Number of credits:** 5  
**Length of course:** Half Year  
**Recommended Teacher Certificate:** Business Education  
**Recommended Class Size:** 20  
**Revised date and Teachers names:** Mr. Christopher Dexter

*High Point Regional High School's curriculum and instruction are aligned to the State's Core Curriculum Content Standards and address the elimination of discrimination by narrowing the achievement gap, by providing equity in educational programs and by providing opportunities for students to interact positively with others regardless of race, creed, color, national origin, ancestry, age, marital status, affection or sexual orientation, gender, religion, disability or socioeconomic status.*

### **Course Description:**

Personal Finance Virtual is a half-year course which can be used for the Personal Finance graduation requirement. It is designed for those students desiring to gain a better understanding of how to manage your personal finances, and become better acquainted with the roles they will have to assume as a worker and a citizen in our society. Students will apply their knowledge by participating in a nationally recognized online stock market game and will take the WISE national Financial Literacy Test. Students will also be able to open and maintain checking and savings accounts; understand a payroll system and read tax charts, and prepare a 1040 EZ Tax Form for their personal use. Other units of study include: planning your personal finances, credit, investing in your financial resources, and protecting your finances.

While this is an extremely valuable course for all students, special attention is given to those students who might not possess strong mathematical skills. Those who do possess strong mathematical skills and analytic ability, are recommended for Accounting 1.

### **General Objectives:**

At the conclusion of this course, the students will be able to:

1. Understand the foundations for studying and using personal financial planning techniques.
2. Describe various banking services other than checking accounts available to consumers.
3. Understand credit in the United States and the procedures, laws, costs, and problems associated with it.
4. Prepare sample 1040EZ and 1040A tax forms.
5. Develop an understanding of investment strategies through the use of an online stock market game.
6. Make effective decisions regarding the use of their resources – houses, apartments, and personal property such as the automobile.
7. Understand the importance of insurance coverage, and be effective in choosing different insurance coverage such as property, liability, health, disability, and life.

**Method of Instruction:**

Instruction is based on the textbook, worksheets, and supplementary forms/materials. The personal finance vocabulary and working principles of various forms are explained through usage of textbook examples and overhead presentations. The chalkboard and overhead projector are utilized to show additional illustrations of each topic, for better understanding, and for reinforcement. In addition, related problems are given for homework assignments.

Projects are turned in for evaluation. Tests and quizzes are given throughout the course, a notebook will be kept by each student and graded, and a final exam will be given. It is the nature of the course to teach and re-teach topics throughout the course to ensure mastery through continuous reinforcement and cooperative learning.

**Standards Targeted Throughout this Curriculum**

**New Jersey Core Curriculum Content Standards**

- Interpret and use common textual features (e.g., paragraphs, topic sentence, index, glossary, table of contents) and graphic features, (e.g., charts, maps, diagrams) to comprehend information. (3.1.12.A.1)
- Select appropriate electronic media for research and evaluate the quality of the information received. (3.1.12.H.1)
- Develop increased ability to critically select works to support a research paper. (3.1.12.H.3)
- Review and edit work for spelling, usage, clarity, and fluency. (3.2.12.A.4)
- Use a computer and word-processing software to compose, revise, edit, and publish a piece. (3.2.12.A.6)
- Speak for a variety of purposes (e.g., persuasion, information, entertainment, literary interpretation, dramatization, and personal expression). (3.3.12.D.1)
- Solve problems involving percents. (4.1.12B)

**Technology Literacy Standards**

- Construct a spreadsheet, enter data, and use mathematical or logical functions to manipulate data, generate charts and graphs, and interpret the results. (8.1.12.A.1)
- Produce and edit a multi-page document for a commercial or professional audience using desktop publishing and/or graphics software. (8.1.12.A.2)
- Demonstrate appropriate use of copyrights as well as fair use and Creative Commons guidelines.(8.1.12.D.2)

**21<sup>st</sup> Century Life and Career Skills**

- Apply critical thinking and problem-solving strategies during structured learning experiences Evaluate academic and career skills needed in various career clusters. (9.1.12.A.1)
- Demonstrate a positive work ethic in various settings, including the classroom and during structured learning experiences. (9.1.12.F.2)
- Analyze the relationship between various careers and personal earning goals. (9.2.12.A.1)

- Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt. (9.2.12.A.2)
- Analyze how the economic, social, and political conditions of a time period can affect starting a business and can affect a plan for establishing such an enterprise. (9.2.12.A.3)
- Summarize the financial risks and benefits of entrepreneurship as a career choice. (9.2.12.A.4)
- Evaluate current advances in technology that apply to a selected occupational career cluster. (9.2.12.A.5)
- Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income. (9.2.12.A.6)
- Analyze how personal and cultural values impact spending and other financial decisions. (9.2.12.A.8)
- Demonstrate how exemptions and deductions can reduce taxable income. (9.2.12.A.9)
- Explain the relationship between government programs and services and taxation. (9.2.12.A.10)
- Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients. (9.2.12.A.11)
- Prioritize financial decisions by systematically considering alternatives and possible consequences. (9.2.12.B.1)
- Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals. (9.2.12.B.2)
- Construct a plan to accumulate emergency “rainy day” funds. (9.2.12.B.3)
- Analyze how income and spending plans are affected by age, needs, and resources. (9.2.12.B.4)
- Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget. (9.2.12.B.5)
- Design and utilize a simulated budget to monitor progress of financial plans. (9.2.12.B.6)
- Develop personal financial planning strategies that respond to and use tax deductions and shelters. (9.2.12.B.7)
- Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving. (9.2.12.B.8)
- Develop a plan that uses the services of various financial institutions to meet personal and family financial goals. (9.2.12.B.10)
- Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions. (9.2.12.C.1)
- Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (9.2.12.C.3)
- Compare and contrast the advantages and disadvantages of various types of mortgages. (9.2.12.C.4)
- Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries. (9.2.12.C.5)
- Explain how predictive modeling determines “credit scores.” (9.2.12.C.6)
- Explain the rights and responsibilities of buyers and sellers under consumer protection laws, and discuss common unfair or deceptive business practices. (9.2.12.C.7)
- Evaluate the implications of personal and corporate bankruptcy for self and others. (9.2.12.C.8)

- Summarize how investing builds wealth and assists in meeting long- and short-term financial goals. (9.2.12.D.1)
- Assess factors that influence financial planning. (9.2.12.D.2)
- Justify the use of savings and investment options to meet targeted goals. (9.2.12.D.3)
- Analyze processes and vehicles for buying and selling investments. (9.2.12.D.4)
- Compare the risk, return, and liquidity of various savings and investment alternatives. (9.2.12.D.5)
- Relate savings and investment results to achievement of financial goals. (9.2.12.D.7)
- Differentiate among various investment products and savings vehicles and how to use them most effectively. (9.2.12.D.8)
- Determine the impact of various market events on stock market prices and on other savings and investments. (9.2.12.D.11)
- Evaluate how taxes affect the rate of return on savings and investments. (9.2.12.D.12)
- Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing. (9.2.12.D.13)
- Analyze and apply multiple sources of financial information when prioritizing financial decisions. (9.2.12.E.1)
- Determine how objective, accurate, and current financial information affects the prioritization of financial decisions. (9.2.12.E.2)
- Apply consumer protection laws to the issues they address. (9.2.12.E.6)
- Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers. (9.2.12.E.7)
- Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it. (9.2.12.E.8)
- Determine reasons for the increase of identity theft worldwide and evaluate the extent to which victims of identity theft are successful in fully restoring their personal identities. (9.2.12.E.9)
- Assess the impact of emerging global economic events on financial planning. (9.2.12.F.3)
- Summarize the purpose and importance of a will. (9.2.12.F.5)
- Assess the impact of the global economy on entrepreneurial opportunities. . (9.2.12.F.9)
- Analyze risks and benefits in various financial situations. (9.2.12.G.1)
- Differentiate between property and liability insurance protection. (9.2.12.G.2)
- Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, given different liability limits and risk factors. (9.2.12.G.3)
- Evaluate individual and family needs for insurance protection using opportunity-cost analysis. (9.2.12.G.4)
- Compare insurance policy coverage limits and related premiums and deductibles to minimize costs. (9.2.12.G.5)
- Differentiate the costs and benefits of renter's and homeowner's insurance. (9.2.12.G.6)
- Compare sources of health and disability coverage, including employee benefit plans, with options in another country. (9.2.12.G.7)
- Compare and contrast options for long-term healthcare insurance for home care and external care. (9.2.12.G.8)
- Explain how to self-insure and how to determine when self-insurance is appropriate. (9.2.12.G.9)
- Characterize education and skills needed to achieve career goals, and take steps to prepare for postsecondary options, including making course selections, preparing for and taking assessments, and participating in extra-curricular activities. (9.3.12.C.2)

- Use online resources to examine licensing, certification, and credentialing requirements at the local, state, and national levels to maintain compliance with industry requirements in areas of career interest. (9.3.12.C.4)
- Develop job readiness skills by participating in structured learning experiences and employment seeking opportunities. (9.3.12.C.6)
- Determine how an individual's driving record (e.g., tickets, points, penalties for driving while intoxicated) and/or credit score may impact opportunities for employment, job retention, or job advancement. (9.3.12.C.18)
- Analyze why employers use different interview techniques. (9.3.12.C.24)

### **Specific Behavioral Objectives and Timelines:**

#### **Unit # 1      Planning Personal Finances**

**Time = 1 - 2 Weeks**

#### **Goal:**

- Students will understand the foundations for studying and using personal financial planning techniques.

#### **Objectives:**

#### **STUDENTS WILL**

- Differentiate between a need and a want.
- Explain the relationship between supply and demand and understand its role in the US economy.
- List and explain the six steps involved in the financial planning process.
- Identify strategies for achieving financial goals at different stages of their lives.
- Understand the relationship between career planning and financial fulfillment.
- Determine the opportunity costs associated with each financial decision.
- Evaluate the economic factors that will affect financial decisions.
- Identify what aptitudes and interest inventories are.
- Apply effective strategies to obtain employment.
- Identify the parts of a resume and cover letter.
- Prepare and analyze a personal budget.
- Determine the factors that influence your buying decisions.
- Use a research based approach to buying goods and services

#### **Audio-Visual needs:**

- Youtube Video "Budgeting for Teens"

#### **Computer needs/use:**

- Personal Computer

#### **Assignments:**

- Case Studies
- Worksheets
- Budget Activity 1
- Budget Activity 2
- Review Questions

#### **Lab activities:**

- WebQuest 1
- Internet Extension Activities

#### **Assessment method:**

- Traditional: Objective Test, Homework, Classwork, Discussion through chats

Standards targeted via this unit:

- 3.1.12.A.1
- 3.2.12. A.4
- 9.1.12.A.1
- 9.1.12.F.2
- 9.2.12.A.1
- 9.2.12.A.2
- 9.2.12.A.4
- 9.2.12.A.5
- 9.2.12.B.6
- 9.2.12.C.7
- 9.2.12.E.6
- 9.3.12.C.2
- 9.3.12.C.4
- 9.3.12.C.6
- 9.3.12.C.24

**Unit # 2      Banking and Credit**

**Time = 3 Weeks**

Goal:

- Students will understand a wide range of financial services including, but not limited to, the role of credit in buying decisions and the finances of housing.

Objectives:

STUDENTS WILL:

- Describe the purpose of a checking account.
- Prepare a signature authorization form, checks, check endorsements, deposit slips, checkbook register, and a bank reconciliation form.
- Distinguish between different types of checking accounts and financial institutions.
- Identify the different parts of a check.
- Describe various banking services other than checking accounts available to consumers.
- Analyze the advantages and disadvantages of consumer credit.
- Distinguish between the kinds of credit available to the American consumer.
- Describe what creditors look for in a credit applicant.
- Describe the five Cs of credit.
- Discuss the importance of credit records and why records are compiled.
- Outline the contents of a credit report.
- Discuss the protections provided by the major credit card laws.

Audio-Visual needs:

- Movie "Catch Me if You Can"

Computer needs/use:

- Personal Computer with Internet Access

Assignments:

- Case Studies
- Worksheets
- Credit Card Application
- Review Questions
- Movie Summary
- Article Reactions

Computer activities:

- WebQuest 2
- Internet Extension Activities

Assessment method:

- Traditional: Objective Test, Homework, Class Chats, WebQuests

**Standards targeted via this unit:**

- 3.1.12.A.1
- 3.2.12. A.4
- 3.2.12.A.6
- 8.1.12.A.1
- 9.1.12.F.2
- 9.2.12.A.6
- 9.2.12.B.8
- 9.2.12.C.1
- 9.2.12.C.3
- 9.2.12.C.5
- 9.2.12.C.6
- 9.2.12.C.8
- 9.2.12.D.8
- 9.2.12.E.7
- 9.2.12.E.8
- 9.2.12.E.9
- 9.3.12.C.18

### **Unit # 3 Planning Your Tax Strategy**

**Time = 2 Weeks**

Goal:

- Students will develop an understanding of the fundamentals of income taxes and pay, benefits, and working conditions.

Objectives:

STUDENTS WILL

- Compute payroll deductions and net pay from information and tables provided.
- Discuss the difference between net and gross income.
- Describe components of the tax system, including the IRS, the power to tax, and paying your fair share.
- Identify their taxable income.
- Define and discuss the significance of exemptions, dependents, and taxable and nontaxable income on tax returns.
- Distinguish between the three federal income tax preparation forms. (1040EZ, 1040A, 1040)
- Prepare tax forms W-2, 1040EZ, and 1040A.
- Learn what a tax audit is and select the best tax strategies for your financial and personal needs.
- Complete several 1040 EZ tax forms.
- Examine a W-2 form

Computer needs/use:

- Personal Computer with Internet Access

Assignments:

- Case Studies

- Worksheets
- Review Questions

Lab activities:

- Internet Extension Activities

Assessment method:

- Traditional: Objective Test, Homework, Classwork, and Class Chats

**Standards targeted via this unit:**

- 3.1.12.A.1
- 3.2.12. A.4
- 4.1.12 B
- 9.2.12.A.9
- 9.2.12.A.10
- 9.2.12.A.11
- 9.2.12.B.1
- 9.2.12.B.4
- 9.2.12.B.5
- 9.2.12.B.7
- 9.2.12.D.12
- 9.2.12.D.13

#### **Unit # 4      Investing Your Financial Resources**

**Time = 4 Weeks**

Goal:

- Introduce the different purposes of saving and explain the way to prepare for and establish an investment program.

Objectives:

**STUDENTS WILL**

- Assess the factors that affect your investment choices.
- Explain effective investment strategies, criteria for choosing an investment, and steps for investing wisely.
- Explore the components of an investment pyramid.
- Identify the main types of investment alternatives.
- Describe the features of common stock
- Explain how stock values are determined and discuss factors that affect its price.
- Read stock listings in financial publications and learn how to use stock indexes.
- Describe how stocks are bought and sold.
- Recognize why people invest in mutual funds and the types of mutual funds available for investing.
- Describe direct real estate investments and explain their advantages.
- Compete with their class in an online stock market game for 6 weeks.

Audio-Visual needs:

- Youtube Video “The History of the Stock Market”
- Youtube Video “History of the Dow”

Computer needs/use:

- Personal Computer with Internet access
- Stock Market Game Sponsored by MarketWatch

Assignments:

- Case Studies
- Stock Market Research Project

- Review Questions
- Worksheets

Lab activities:

- Internet Extension Activities
- Online Stock Market Game through MarketWatch

Assessment method:

- Authentic: Critique of Stock Market Game Participation
- Traditional: Objective Test, Homework, Class Chats

**Standards targeted via this unit:**

- 3.1.12.A.1
- 3.2.12. A.4
- 3.1.12.H.1
- 3.3.12.D.1
- 4.1.12 B
- 8.1.12.A.1
- 8.1.12.D.2
- 9.1.12.F.2
- 9.2.12.A.1
- 9.2.12.B.1
- 9.2.12.C.8
- 9.2.12.D.1
- 9.2.12.D.4
- 9.2.12.D.5
- 9.2.12.D.7
- 9.2.12.D.8
- 9.2.12.D.11
- 9.2.12.D.12
- 9.2.12.D.13

**Unit # 5      Resource Management**

**Time = 3 Weeks**

Goal:

- Students will be able to make effective decisions regarding the use of their resources – houses, apartments, and personal property such as the automobile.

Objectives:

STUDENTS WILL

- Describe the various housing rental alternatives, including commuting to school or work from home, living on campus, apartments, duplexes and houses.
- Assess the advantages, disadvantages, and costs of renting
- Understand the elements of a rental application, rental inventory, and lease.
- Discuss landlord and tenant responsibility.
- Analyze the financial and quality-of-life advantages of owning your own home
- Describe the costs and responsibilities that accompany home ownership.
- Calculate the costs of buying a home, including closing costs.
- Distinguish among the various types of mortgages available to homeowners.
- Describe the steps in the home-buying process, from selecting a home to buy through taking possession of it.

- Describe the process of buying a new or used car, including selection, financing, and wise buying practices.
- Explain automobile leasing costs, processes, advantages, and disadvantages.
- Discuss consumer protection available for new-and used-car buyers.
- List the costs of owning and operating a car, from depreciation, gas, and taxes to the cost of accessories.

Audio-Visual needs:

- Overhead Projector

Computer needs/use:

- Computer Lab with Internet Access

Assignments:

- Case Studies
- Worksheets
- Review Questions
- Group Work

Lab activities:

- Internet Extension Activities
- WebQuest, "The Car Buying Process"
- On-line Activity: "Finding an Apartment"

Assessment method:

- Authentic: Teacher Observation,
- Traditional: Objective Test, Homework, Classwork, Class Discussion, WebQuest

#### **Standards targeted via this unit:**

- 3.1.12.A.1
- 3.2.12. A.4
- 3.2.12.A.6
- 4.1.12 B
- 8.1.12.A.1
- 9.2.12.G.2
- 9.2.12.G.3
- 9.2.12.G.4
- 9.2.12.G.6

#### **Unit # 6 Risk Management**

**Time = 4 Weeks**

Goal:

- Students will understand the importance of insurance coverage, and be effective in choosing different insurance coverage such as property, liability, health, disability, and life.
- Students will also be able to set up a will and work on estate planning.

Objectives:

**STUDENTS WILL**

- Identify the steps and discuss the risk-management process.
- Discuss ways to reduce the costs of insurance.
- Explain why renters and homeowners need property insurance.
- Describe the various types of insurance coverage and policy types available to homeowners and renters.
- Analyze the factors that influence the amount of coverage and cost of home insurance.
- Discuss common types of automobile insurance coverage and what the coverage is

designed to protect.

- Explain the importance of health insurance in financial planning.
- Describe group and individual health insurance plans.
- Discuss common types of health insurance coverage and plans.
- Assess the trade-offs of different health insurance policies.
- Distinguish between HMO and a PPO.
- Discuss different types of disability and life insurance.
- Identify key provisions in life insurance.

Audio-Visual needs:

- Youtube Video, "Insurance Basics"

Computer needs/use:

- Personal Computer with Internet access

Assignments:

- Case Studies
- Movie Activity 1
- Review Questions
- Worksheets

Lab activities:

- Internet Extension Activities

Assessment method:

- Traditional: Objective Test, Homework, and Class Chats,

**Standards targeted via this unit:**

- 3.1.12.A.1
- 3.2.12. A.4
- 3.2.12.A.6
- 4.1.12 B
- 8.1.12.A.1
- 9.2.12.G.2
- 9.2.12.G.5
- 9.2.12.G.7
- 9.2.12.G.8
- 9.2.12.G.9
- 9.2.12.F.5

## **Unit # 7      Consumer Rights and Responsibilities**

**Time = 2 Weeks**

Goal:

- Demonstrate informed decision making ability as a consumer.

Objectives:

**STUDENTS WILL**

- List and describe the three basic components of a free enterprise system.
- Discuss how to be a responsible consumer by shopping wisely, staying informed, and seeking redress when you have a consumer problem.
- Describe the protection provided by major federal consumer protection laws.
- Identify national sources of consumer information and assistance.
- Explain the legal procedures involved from the time a complaint is filed until the court enters a judgment.

- Define remedies available to consumers other than individual lawsuits.
- Explain alternative dispute resolution (ADR) options.

Audio-Visual needs:

- Overhead Projector

Computer needs/use: None

Assignments:

- Case Studies
- Review Questions
- Worksheets
- Group Work
- Ethics Project

Lab activities: None

Assessment method:

- Authentic: Teacher Observation,
- Traditional: Objective Test, Homework, Classwork, Class Discussion, Ethics Project

**Standards targeted via this unit:**

- 3.1.12.A.1
- 3.2.12. A.4
- 3.2.12.A.6
- 4.1.12 B
- 8.1.12.A.1
- 9.2.12.B.4
- 9.2.12.C.7

**Materials/Resources**

Text: No text issued

Labs:

- Teacher generated and selected

Audio-Visual:

- Series of Videos
- Multiple Models
- Pertinent Publications

**Assessment:**

Evaluation Tools

- a. Measures of student progress

The assessment of student progress in the objectives cited on the previous pages will be primarily by, but not limited to, the following criteria.

Tests/Quizzes	35%
Class work	15%
Projects	35%
Class Chats	15%

- ii. Authentic Assessment Measures Progress in Applied Skills

Authentic assessment rates students' performance on real world tasks. To perform successfully on these tests, students must know the subject area and be able to use that knowledge to perform problem solving tasks. Activities used in authentic assessments may include:

Conducting research; Designing a solution to a problem;  
Writing a news article, poem, or short story;  
revising and discussing papers;  
Performing an oral presentation based on a project or analysis; and collaborating with others

- b. How will you measure the effectiveness of this course?
  - i. Increased enrollment in upper level course.
  - ii. Increases in final exam grades
  - iii. Increase in final grades.
  - iv. Student end of course evaluation.
- c. Mid term exam written/ or revised January 2012  
Final exam written/ or revised June 2012

### **Special Course Policies:**

Success in this course will be based on a variety of factors, however the instructor will most directly assess the student's performance in problem solving activities and simulations, test and quizzes and class chats as the means of computing a grade. Quizzes and tests will be given to re-emphasize and assess the student's understanding of the presented information.

### **Supplementary readings and instructors bibliography:**

Kapoor, Dlabay, Hughes. Business and Personal Finance, (Glencoe/McGraw-Hill Publishing, New York, New York) 2002. ISBN 0-02-644128-4

Ryan, Joan S. Managing Your Personal Finances. (South-Western Publishing, Mason, Ohio) 2002. ISBN 0-538-69965-5.

Setcavage, James. Family Financial Management Simulation. South-Western Publishing, Cincinnati, OH) 1999. ISBN 0-538-67502-0

### **Web pages that support learning:**

[www.nbc.com/atthemax/money](http://www.nbc.com/atthemax/money)

<http://www.teenanalyst.com/>

[www.finance.yahoo.com](http://www.finance.yahoo.com)

[www.glencoe.com](http://www.glencoe.com)

<http://stocksguest.thinkquest.org/10326/>

[www.financenter.com](http://www.financenter.com)

[www.wallstreetjournal.com](http://www.wallstreetjournal.com)

<http://tqd.advanced.org/3088/>

[www.bloomberg.com](http://www.bloomberg.com)

[www.sec.gov/edgarhp.htm](http://www.sec.gov/edgarhp.htm)

<http://fdic.gov/consumers/consumers/moneysmart/overview.html>

[http://federalreserve.gov/pubs/mortgage/mortb\\_1.htm](http://federalreserve.gov/pubs/mortgage/mortb_1.htm)

[www.whatsmyscore.org](http://www.whatsmyscore.org)  
[www.myfico.com](http://www.myfico.com)  
[www.experian.com](http://www.experian.com)