Teacher Answer Key

Case Study

1. School enrollment letter and government-issued ID showing age.

2. He added extended fraud alerts and froze his credit with all three bureaus.

Multiple Choice

1. A

2. B

3. D

Matching

1-B, 2-D, 3-E, 4-A, 5-C

Fill-in-the-Blank

1) 30, 2) dispute, 3) seven

Short Answer (Sample Responses)

Q1: Duplicate accounts are a reporting error, and errors like these can drag your score down by 20–100 points.

Q2: A written dispute letter sent by certified mail creates a paper trail, and keeping copies of all correspondence provides proof if you need to take further action.

Q3: Alerts force creditors to verify your identity before new accounts are opened, and they cost little to nothing while saving you thousands in unauthorized charges.