



Good Credit



Badge Overview

Whether it's something as basic as using a credit card or a more complex situation like a home mortgage or a small business loan, our economic system revolves around borrowing. Know what it takes to keep good credit and borrow money wisely, including how to pay back what you owe in time.

Badge Components

1. Get the scoop on credit scores

Earn this step by watching this [video](#) to learn more about what a credit score is, how to build healthy credit, and how bad credit can affect you.

2. Find out how bank loans work

Earn this step by heading online to do a bit of research. Think of a type of loan you might need one day, such as a student, home, or car loan, and look at the different options available. Heading to a financial institution's website is a great place to start!

3. Learn the ins and outs of credit cards

Earn this step by first checking out this [article](#) to learn more about key credit terms you should know. Then head online and find 3 different credit cards and compare them to see which may be the best deal.

4. Gather real-life borrowing stories

Earn this step by talking with an older relative about their borrowing and credit advice. What things have they done to build positive credit? What mistakes may they have made in the past that you can avoid?

5. Write your own credit commitment

It's time to put together what you have learned in the previous steps! Earn this step by using this [worksheet](#) to create your credit commitment with 3 personal guidelines you want to give yourself when it comes to building healthy credit.

Materials

- Something to write with
- Something to take notes on
- Access to internet
- [My Credit Commitment Worksheet](#)

Florida Educational Standards

The content of all Girl Scout national proficiency Badges and Journeys have been correlated by grade level to national and state learning objectives.

Click here for more information on how Girl Scout Badge-work supports Florida's educational standards.



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Include her name, troop# and the name of the badge she's working on and we'll feature her.

Finished with your badge? Now buy it for your Girl Scout Uniform. Order online at <https://www.girlscoutshop.com/SOUTHEAST-FLORIDA-COUNCIL> and we'll ship it for free.

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