MONEYONLINERS

Personal Finance Academy — Lesson 22 of 40

How to Build Credit From Scratch Without Getting Into Debt

Practical Workbook • Focus: how to build credit from scratch

How to use this workbook

Complete the exercises after reading the lesson. Use your own numbers where appropriate, keep estimates realistic, and revisit the workbook as your circumstances change. This workbook is educational and is not individualized financial, tax, legal, credit, insurance or investment advice.

Name: _____ **Date:** _____

My main reason for completing this lesson:

Notes / answers

1. Lesson Check-In

Before applying Lesson 22, write what you already know about **how to build credit from scratch** and where you currently feel uncertain.

Notes / answers

2. My Current Situation

Record the facts that matter for this topic. Use exact numbers when you know them and reasonable estimates when you do not.

Item / question	My current position	What I want to improve
Income / resources		
Regular costs / commitments		
Savings / reserves		
Debt / obligations		
Main risk or concern		
Next financial priority		

3. Apply the Lesson

Work through these prompts. The aim is to turn the lesson into decisions you can actually use.

1. What is the most important idea from Lesson 22 that applies to me right now?

Response

2. What number, habit, account, expense, debt, risk or decision should I review first?

Response

3. What is one assumption I have been making about my money that I should verify?

Response

4. What would a realistic improvement look like over the next 30 days?

Response

5. What could prevent me from following through, and how can I reduce that obstacle?

Response

4. Personal Finance Action Plan

Choose a small number of actions. Specific, measurable actions are more useful than a long wish list.

Priority	Action	Deadline	How I will measure completion
1			
2			
3			
4			
5			

5. Completion Checklist

- ☐ I completed the lesson and identified the ideas relevant to my situation.
- ☐ I wrote down my current position instead of relying only on memory.
- ☐ I selected at least one realistic action I can complete.
- ☐ I set a deadline or review date for my action.
- ☐ I know which information or professional guidance I may need before making a high-impact decision.

My one-sentence commitment

I will…

Next: Continue to Lesson 23

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