Travel Plan Instructional Guide Video Transcript UNit 2

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By Ana Marie

Hi, my name is Ana, and this is quick tutorial on how to use the travel plan you created in unit one and how to use your credit score information to add to the plan.

After signing up for one or several credit monitoring service or services, towards the bottom of the page in the notes section of your travel plan, write down your credit score, all the information you learned, any notes about improvements, and a potential timeline to resolve any issues.

Also, if you traveling as a couple or family, have everyone check their credit scores individually. Perhaps someone with a current excellent credit score can start the process while others catch up. This is where you make a note of what is possible in the short term or by the time you want to travel.

If no one qualifies at this point for a rewards card, that is not a problem, there are other ways to earn points in the next units, but it will take a great deal of teamwork while everyone works on improving their score.

In my example, Mom and Grandma have the best credit scores. Mom has a credit rating of excellent of 750 + so that means she is ready to go. That doesn’t mean she will get approved for a card, but she has a great chance. Dad has a credit score of 500, that means he needs to work on some collection items. This is where you would list what action steps he needs to take or make a general statement while Dad works on his own issues. This information is not to

encourage embarrassment for anyone, it just lets you know where everyone stands, so respect any privacy concerns of your travelers. Grandma has a credit rating of 700, which puts her in a good position to get approved for a great card. The son is not old enough to apply for a card yet.

You can also make notes about possible scenarios that you and your family may qualify for. At this point, I don’t expect you to research and apply for cards, we will get to that in the later units, just check your credit scores for now and make any needed improvements for all travelers.