

# Internet Activity Presentation Planner

## Introduction to Business Chapter 25 The Basics of Credit

In Chapter 25, you learned that, “A credit rating is a measure of a person’s ability and willingness to pay debts on time.” A person’s credit score, or rating, will help a financial institution determine if they will lend that person money and at what interest rate. Produce and present a 10-minute talk about credit ratings. Discuss the organizations that issue credit scores and how those scores are determined.

### *Action Steps for Planning a Presentation*

1. Get started by building background knowledge. Read newspaper articles, search the Internet, and make personal phone calls to local experts to understand the issues.
2. Decide on a specific topic. Narrow your focus to a topic that interests you.
3. Research your topic in greater depth. Use books, local media, the Internet, and personal interviews. Take detailed notes and maintain a bibliography as you work.
4. Review your notes and write an outline of your presentation.
5. Plan and create visual aids.
6. Write a draft of your presentation and practice it. Rewrite, practice again, and present.

### **1. Build Background Knowledge**

#### **Did You Know?**

*Think about these fascinating facts and what they might have to do with issues in your community.*

#### **[begin bulleted list]**

- The term “credit reputation” is a synonym for credit history and credit score.
- The government of Canada offers a free publication called *Understanding Your Credit Report and Score*.
- Creditors can check a person’s credit whenever they choose.
- Credit report errors can be fixed, and negative items can be removed.

#### **[end bulleted list]**

#### **Questions to Ponder**

*Think about these questions and what they might have to do with issues in your community.*

#### **[begin bulleted list]**

- What information do credit ratings include?
- Will paying my bills on time improve my rating?
- What is a good credit rating?
- How will a bad credit rating affect me?
- Are credit ratings only based on credit card use?
- How can you improve your credit rating?

#### **[end bulleted list]**



## 2. Decide on Your Topic

### **Narrow Your Focus**

*Complete the following flow chart to narrow your topic. Choose a topic that interests you and that will also interest your audience. Write a title and a sentence or two about your talk and ask your teacher to approve it or suggest changes.*

Credit > Credit Scores > \_\_\_\_\_

Title: \_\_\_\_\_

Description: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Approval: \_\_\_\_\_ Date: \_\_\_\_\_

(Teacher's Signature)

## 3. Conduct Research

### **Maintain a Bibliography**

*In addition to Web sites you use in your research, list books and periodicals you consult, and contact information for experts you interview.*

#### **Books**

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#### 4. Write an Outline

##### **Main Ideas and Details**

*Review your notes and think through the main ideas and details you want to include in your presentation. Put the main ideas in a logical order and list them in outline form as major headings. Include at least two details under each main idea.*

##### I. Introduction

A. \_\_\_\_\_

B. \_\_\_\_\_

##### II. Main Idea

A. \_\_\_\_\_

B. \_\_\_\_\_

##### III. Main Idea

A. \_\_\_\_\_

B. \_\_\_\_\_

##### IV. Main Idea

A. \_\_\_\_\_

B. \_\_\_\_\_

##### V. Conclusion

A. \_\_\_\_\_

B. \_\_\_\_\_

## 5. Plan Visual Aids

### **Charts, Graphs, Photos, and Video Clips**

*Describe the visual aids you plan to use in your presentation or use the space below to sketch charts or graphs you will create.*

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### **Tips on Creating and Using Visual Aids**

**[begin bulleted list]**

Keep them simple, use them sparingly, and make them visible to everyone in the audience.

Explain the content of the aid when you first show it.

When you finish with the aid, remove it or cover it up.

Be prepared to give your talk without visual aids if technical problems occur.

