

EQUIFAX

HOW TO READ YOUR Equifax Credit Report

YOUR CREDIT REPORT SUMMARY

CREDIT SCORE



Your credit score is a number that represents your risk profile as a borrower. The higher the number, the lower the risk for lenders providing you with credit.

CREDIT RATING



Your rating is a rank of your credit score and is based on the five credit score brackets as seen in the Legend.

CONTRIBUTING FACTORS



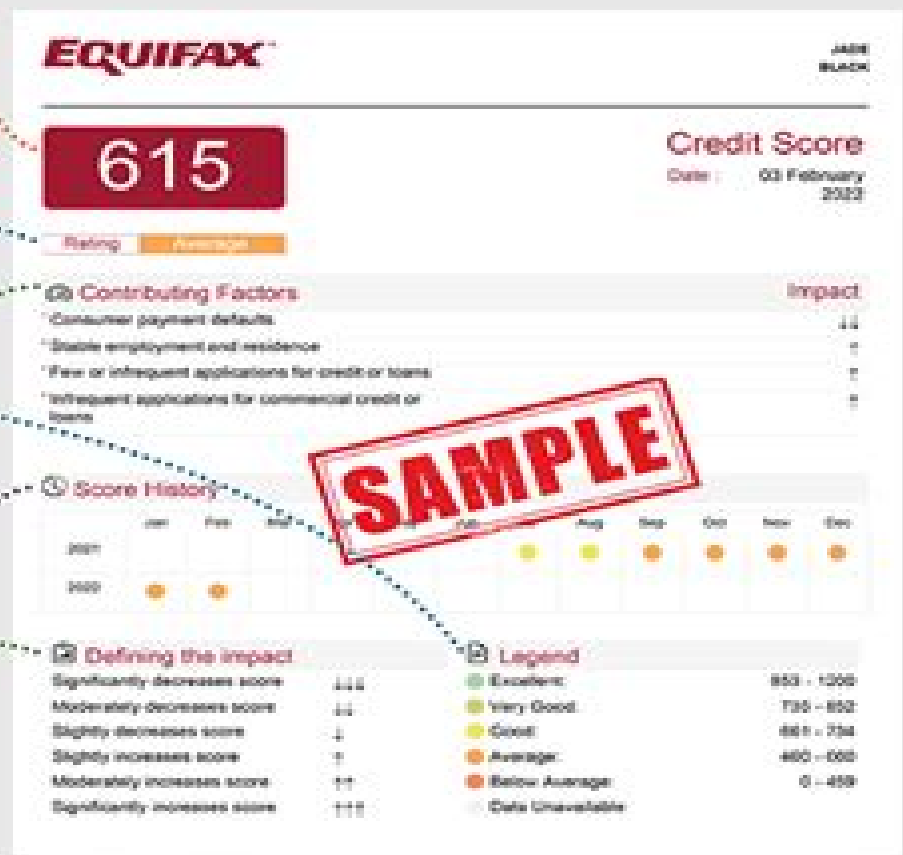
The Contributing Factors (also known as Key Contributing Factors or KCFs) show what has influenced your score. A KCF with an upwards arrow improves your score and a KCF with a downwards arrow brings your score down.

The more arrows included under 'Impact', the greater the influence of that factor on your score.

SCORE HISTORY



Score history shows your monthly credit score rating in coloured dots so you can visually track any changes to your credit rank each month. The colours of these dots represent where you stand in the five credit brackets as seen in the Legend.



Information on the shown sample credit report will only be available to Equifax Protect subscribers that have subscribed to Equifax Protect products with Monthly Equifax Credit Score and Equifax Score Tracker product features.

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Committee on Financial Services**

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Examining the Need for H.R. 2885, the Credit Monitoring Clarification Act United States. Congress. House. Committee on Financial Services,2008 **You Don't Need a Lawyer** James Kramon,2015-03-01 Don t sue Write In a world where it s every consumer for himself this guide to successful self advocacy shows how to make a letter your own court of law And how to avoid the time expense and hassle of litigation It is all about the money Drawing on over thirty years of success representing clients who share the same problems and frustrations as the rest of us James Kramon knows exactly how to push the right buttons He shows readers 1 How to determine exactly what you want 2 How to determine what your opponent might want And 3 How to present your case in the best possible light He explains which technical terms to use when to bring in an expert even when to send the letter via regular mail or certified Over 80 sample letters to follow each proven to be effective Change the pertinent details and use the letters as are or follow them as loose templates What Borrowers Need to Know about Credit Scoring Models and Credit Scores United States. Congress. House. Committee on Financial Services. Subcommittee on Oversight and Investigations,2008 **Credit Medicine: A How-To Guide to Credit Repair** Michael Barone,2016-12-09 Credit Medicine is a how to guide in helping you repair your credit This amazing book will walk you step by step through the credit restoration process and will show you how to fix your credit the right way There are real solutions to the problem of poor credit and we can help restore your credit rating to good health Comprehensive and easy to understand Credit Medicine puts everything you need to know in laymen s terms so you can complete the credit restoration process on your own It includes not only detailed proven strategies for credit repair but also step by step instructions This is the same process I use to help my clients achieve a credit score that allows them to move forward and enjoy the feeling of credit worthiness Don t delay Get started right now and begin the process of restoring your financial health You ll feel so much better **Bounce Back From Bankruptcy 5th Edition** Paula Langguth Ryan,2025-09-02 For 25 years Bounce Back From Bankruptcy has remained the most popular book for rebuilding your finances and building a positive net worth whether you struggled with your decision to declare bankruptcy have sworn off credit or are back in debt again Embrace this opportunity to build a foundation of financial security and use credit in ways that serve you and not your creditors From this day forward you can navigate the financial course of your life to create financial freedom and avoid the spiraling trap of debt In this fully revised and updated 5th Edition you will discover the immediate steps to raise your credit score instantly and create a specific workable plan to pay off any remaining debt set and meet your financial and life goals faster with credit savvy moves and avoid incurring debt or being strapped for cash get credit after bankruptcy the right way including strategies for selecting the best credit card car loan or home mortgage while also avoiding identity theft resolve current financial hardships with legal ethical and proven debt busting strategies put your money to work for you allowing you to thrive with or without credit building a stable foundation and creating financial breathing room The fast track focused on

getting new credit as quickly as possible after bankruptcy isn't sustainable As I often say you can't eat your credit score Instead follow the path outlined in this book to permanently break the patterns that led to your bankruptcy These strategies have worked for me and countless others who have declared bankruptcy and are determined to create financial security and solvency Let them work for you

Mortgage Smarts Peter Dale, Helen Jones, 2015-03-23 Mortgage Smarts is a thorough and thoughtful guide to mortgages and house buying across Canada Each province or territory has different rules and the authors explain the requirements for each laid out in tables for ease of use The authors candidly say We provide usable information on issues which most of you don't research when you are thinking about applying for a mortgage Mortgage Smarts is organized to provide information in the order that a house buyer would need it from a history of mortgages through the process of buying a house application and closing process the sale and end of the mortgage and then covering cases that are not the norm The book contains useful checklists and warning notes references and definitions The authors suggest that this useful book can be dipped into at any part of the mortgage process it doesn't need to be read from page one to the end The extensive table of contents and index will guide you to what you need For the reader's convenience all government and official internet links and all the checklists appear in the appropriate chapters and then they are grouped together in separate appendixes Numerous case studies describe the omissions and pitfalls that face a homebuyer who is blinded by enthusiasm or given good advice by friends and relatives Once you have digested and applied the information in Mortgage Smarts your search for a home should not have any unpleasant financial surprises but a happy ending

The Complete Idiot's Guide to Internet Privacy and Security Preston Gralla, 2002-01-01 Discusses how to set up defenses against hackers and online con artists encryption methods anonymizer software spam viruses identity theft firewalls and ways to safeguard online purchases

Personal Finance Tips for You Nocita Carter, 2009-05-25 Personal Finance Tips For You provides tips and information on various personal finance topics These tips include the following keeping you out of credit card traps paying yourself first discussing your finances before you get married learn what you should do if you're laid off from your job and many more tips that may be able to help you with staying on track of your personal finances

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