

SAMPLE

How to Read a Credit Report

1

REPORT DATE: 01/02/17

REFERENCE NUMBER:

0-00000-00000-000

MEMBERSHIP NUMBER:

1111 111 1

SOCIAL SECURITY: 123 45 6789

AGE: 30

JOHN H. DOE

12345 SPRINGFIELD WAY, LOS ANGELES, CA 98765

2

REPORT SUMMARY

Oldest Account	3458	Real Estate Bal	\$40,000	Current Accounts	21	Public	Collection
Credit Accounts	21	Installment Bal	\$9,350	Revolving Credit Avail	98%	Records	Accounts
Closed Accounts	0	Revolving Bal	\$1,232	Was Delinq/Derog	0	EPX	0
Inquiries	7	Total R/E Pymt	\$562	Now Delinq/Derog	0	XPN	0
Inq/ 6 Months	4	Total Other Pymt	\$43	Past Due Amount	50	TUC	0

Account Name/Numbers/Type of Account

Credit ID	Bureau	Date	High	Monthly	Account	Last	Account	Past Due	Past Due	Hist.	
ID-Bur.	Code	Open	Limit	Pymt	Balance	Rptd	Status	Amnt	30	60	90+
									Date		Historical Acct Status

3

AMERICAN EXPRESS / 150 030 311/ REVOLVING

(01)	EPX	I	10-15	2400	N/A	\$28	07-16	Del 30	01	00	00	07-16	2111111111111111
(02)	XPN	I	10-15	2400	N/A	\$08	07-16	CURRENT	00	00	00	07-16	111111111111
(03)	TUC	I	10-15	2400	N/A	\$14	05-16	CURRENT	00	00	00	05-16	11111111____1_1

CITIBANK VISA / 578033574 / REVOLVING

(01)	EPX	I	10-15	600	30	100	06-16	Del 30	01	01	00	06-16	2111111111111111
(02)	XPN	I	10-15	600	50	120	06-16	Del 30	02	00	00	06-16	111111111111
(03)	TUC	I	10-15	600	50	120	06-16	CURRENT	00	00	00	06-16	11111111____1_1

7

HOUSE CORP MORTGAGE / 5110 000 37837 4220 / REAL ESTATE

(01)	EPX	J	01-16	40000	500	32000	04-16	CURRENT	01	00	00	04-16	2111111111111111
(02)	XPN	J	01-16	40000	500	32000	04-16	CURRENT	00	00	00	04-16	111111111111
(03)	TUC	J	01-16	40000	500	32000	04-16	CURRENT	00	00	00	04-16	11111111____1_1

8

4

9

11

10

5

6

12

1) Personal info

2) Report summary

3) Account name

4) Credit limit

5) Account status

6) Past due

7) Credit bureau

8) Opening date

9) Monthly payment

10) Last reported date

11) Account balance

12) Historical status

Personal Credit Rating Report

J Ma



Personal Credit Rating Report:

Personal Finance Barbara Friedberg, 2015-04-14 This jargon free resource explains the who what why and where of contemporary personal finance in simple easy to grasp language covering the key people events terms tools policies and products that make up modern money management The ideal roadmap to 21st century financial literacy this layman s encyclopedia discusses ideas concepts events and people that inform money management and personal finance It explains the intricacies of things like investing saving debt credit and mortgages and it drills down into complexities like the difference between 401 k and 403 b retirement plans Entries invite the reader to explore common financial topics such as seeking credit counseling using credit cards buying a home and choosing insurance Issues such as identity theft derivatives and taxes are explored as well The unique work is topically organized with contributions from both academics and financial professionals Entries are augmented by entertaining sidebar anecdotes and a glossary and there is a useful feature that connects readers to online sources enabling them to keep up with this fast changing field A one stop resource ideal for individuals seeking to understand personal finance this book will also prove valuable to students taking courses in finance and economics All readers will come away better equipped to profit from money management and more skilled at making smart financial decisions

Introduction to Personal Finance Kristen Carioti, 2024-03-18 Introduction to Personal Finance helps students understand their relationship with money while they learn the fundamentals of personal finance Regardless of their financial background or career aspirations students will walk away with a clear roadmap for setting and achieving their financial goals

Internet Finance Qingyou Guan, Weigang Gao, 2022-02-28 This book summarizes recent Chinese discussions about Internet finance a new financial business type resulting from an innovative thinking under the new normal in the light of the actual situation of China in transformation especially the thirst of the grass roots economy including medium small and micro sized enterprises as well as residents for financial services The Internet finance is of great significance for optimizing and upgrading the industrial structure improving the demand structure and reshaping the economic growth mode in China This book will interest scholars journalists and businesspeople

[Making Sense of Consumer Credit Reports](#) United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs.

Subcommittee on Financial Institutions and Consumer Protection, 2013

[Financial Services and Markets](#) Pandian Punithavathy, 2009-11 Financial Services and Markets has been written to meet the requirements of MBA M Com and MFA students of various universities Financial services and markets are becoming more complex over the years building up or pulling down economies This book presents the subject in the light of contemporary financial scenario and highlights the significance assumed by financial services in the present context The book presents a comprehensive view of financial services and markets in a student friendly manner Appropriate solved have been added to explain the concepts

Dirty Little Secrets Jason R. Rich, 2013-01-29 Explains little known advice and tips for improving a credit score including how to

remove damaging information and negotiate with creditors

Business Capital 101 Roberta A. Pellant, Tony Drexel-Smith, 2021-04-26 The purpose of this book is to define the process and protocols of the TASASS score It also serves as the textbook for the USCGA TASASS certification course It was written as a manual for students entrepreneurs finance professionals advisors and consultants It defines the types of capital available and documentation requirements to achieve success in the capital marketplace Success is defined as a trifecta of 1 the enterprise acquiring capital 2 the business becoming successful and 3 the capital source s receiving a positive outcome Business Capital 101 provides clarity in an otherwise complicated environment of gaining access to capital for qualified enterprises Our mission is to provide a compliant professional time sensitive cost conscious and realistic approach to the business finance process We accomplish this mission by the implementation of a due diligence process known as the TASASS score The TASASS score was developed as a result of a study of more than 300 enterprises engaged by me since 2008 wherein I was able to determine the more than 300 common attributes amongst successful and failed ventures The TASASS score is a combination of a Transaction Analysis TA a Situation Analysis SA implemented in a Software S that results in a Score S The TASASS score is a standardized objective due diligence process that serves capital markets during the enterprise vetting phase of capitalization The software was created based on a 10 year study of 300 applicants The goal of the proprietary Software as a Service SaaS is to identify opportunities that achieve a TASASS score in excess of 92.5% known as TASASS Prime TASASS is an acronym for Transaction Analysis Situation Analysis Scoring Software The TASASS score was developed by Tony Drexel Smith through the financial and human capital resources of TASASS Inc The Association of Blue Moon Advisors Blue Moon Advisors Inc Blue Moon Consortium Inc US Capital Global SUMATICI Inc and TD Smith they created documentation that speaks to the correct capital and they earned a minimum of 925 out of the 1 000 points possible in our TASASS score Tony Drexel Smith Dr Roberta Pellant

Dental Practice Transition David G. Dunning, Brian M. Lange, 2016-07-08 Dental Practice Transition A Practical Guide to Management Second Edition helps readers navigate through options such as starting a practice associateships and buying an existing practice with helpful information on business systems marketing staffing and money management Unique comprehensive guide for the newly qualified dentist Covers key aspects of practice management and the transition into private practice Experienced editorial team provides a fresh balanced and in depth look at this vitally important subject New and expanded chapters on dental insurance patient communication personal finance associateships embezzlement and dental service organizations

How to Get Out of Debt, Stay Out of Debt, and Live Prosperously* Jerrold Mundis, 2012-05-08 A simple proven effective formula for freeing yourself from debt and staying that way Revised and updated with a new Preface by the author A must read for anyone wanting to get their head above water The Wall Street Journal THE CLASSIC GUIDE REVISED WITH UP TO THE MINUTE INFORMATION OUT OF THE RED Do this month s bills pile up before you ve paid last month s Do you regularly receive past due notices Do you get letters threatening legal action if

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Table of Contents Personal Credit Rating Report

1. Understanding the eBook Personal Credit Rating Report
 - The Rise of Digital Reading Personal Credit Rating Report
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Credit Rating Report
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Credit Rating Report
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Credit Rating Report
 - Personalized Recommendations
 - Personal Credit Rating Report User Reviews and Ratings
 - Personal Credit Rating Report and Bestseller Lists
5. Accessing Personal Credit Rating Report Free and Paid eBooks
 - Personal Credit Rating Report Public Domain eBooks
 - Personal Credit Rating Report eBook Subscription Services
 - Personal Credit Rating Report Budget-Friendly Options
6. Navigating Personal Credit Rating Report eBook Formats

- ePub, PDF, MOBI, and More
- Personal Credit Rating Report Compatibility with Devices
- Personal Credit Rating Report Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Credit Rating Report
 - Highlighting and Note-Taking Personal Credit Rating Report
 - Interactive Elements Personal Credit Rating Report
- 8. Staying Engaged with Personal Credit Rating Report
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Credit Rating Report
- 9. Balancing eBooks and Physical Books Personal Credit Rating Report
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Credit Rating Report
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Personal Credit Rating Report
 - Setting Reading Goals Personal Credit Rating Report
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Personal Credit Rating Report
 - Fact-Checking eBook Content of Personal Credit Rating Report
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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