



# 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.

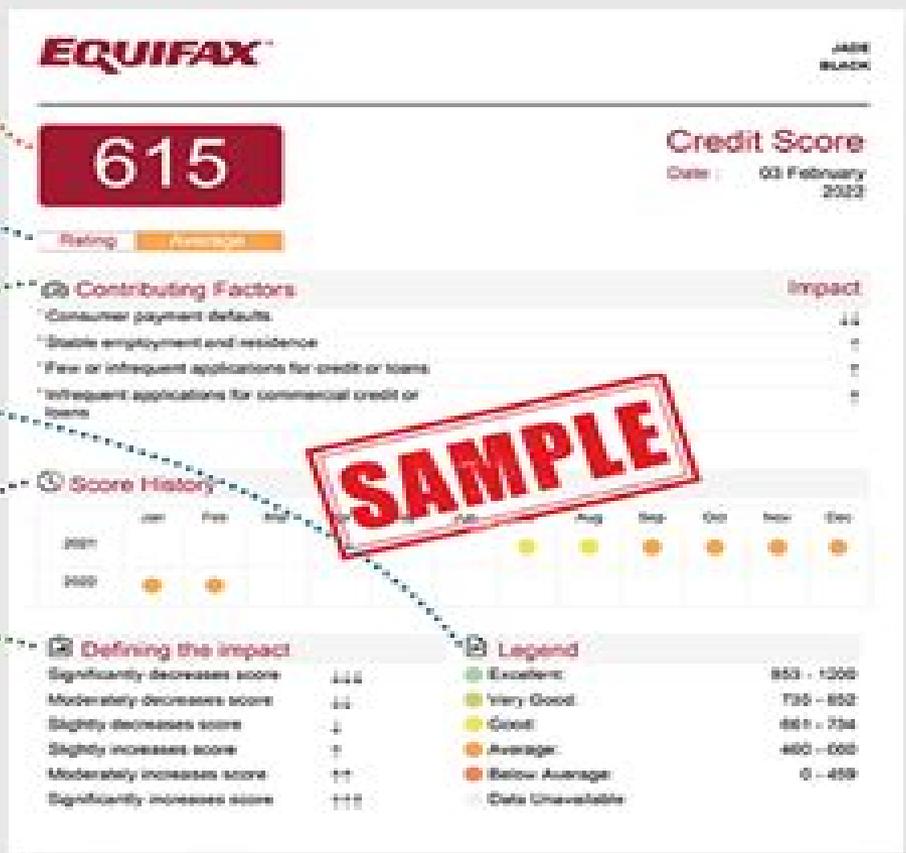
### CONTRIBUTING FACTORS

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.



**SAMPLE**

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.

# Equifax Credit Report 20

**Jordan E. Goodman, Bill Westrom**

## **Equifax Credit Report 20:**

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 **The Complete Idiot's Guide to**

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Shelly McGovern,2016-10-11 Revised and updated this new edition of Idiot s Guides Personal Finance in Your 20s and 30s Fifth Edition explains all the basic information you need to get started in life and plan for your future You ll learn how to manage all aspects of your personal finances as well as enhance your financial plan to yield better returns on your investments The basics of personal finance such as creating and following a budget learning how to maintain a healthy savings and building an emergency fund Up to date look at internet and online banking and choosing the best account options The truth about credit cards how to wisely use them and how to pay off debt wisely Creative ideas for developing a plan to pay off student load debt and understanding your choices if you choose to further your education Ways to make wise choices on big purchases such as homes and transportation Tips on how to make the right choices when you re unemployed or underemployed short on assets funds or lack employer sponsored healthcare options A thorough explanation of 401 k plans individual retirement accounts IRAs and how to make the most of them The basics on investing your money wisely

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corporate world focuses on events and scandals that resulted in substantial financial penalties regulatory actions or criminal convictions The cases are presented in a readable and engaging format making the book an illuminating and informative read for high school and college students as well as businesspeople lawyers journalists and professors who teach American politics public law or public policy

**Master Your Debt** Jordan E. Goodman, Bill Westrom, 2010-01-26 Strategies and tools to live debt free The world of borrowing and debt management has changed dramatically leaving people confused about how best to secure their financial future This book is the only guide with detailed advice to help you become debt free or master the debt you have based on the latest laws and new government programs and policies implemented under the Obama administration Is the information and advice on debt management different than in years past Definitely In this savvy engaging guide bestselling financial expert Jordan Goodman will tell you how to Win the mortgage game avoid foreclosure obtain the best refi and modify your mortgage even if it is under water Clean up your credit report and dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills student loans and credit cards Protect yourself from the devastation of identity theft Master the new credit card rules and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years change the way you pay all your bills and save hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success The book is filled with helpful web sites toll free numbers associations and government agencies and vetted companies and services to help you implement this advice In today's volatile economy getting out of debt is the key to surviving and thriving and author Jordan Goodman provides you with the strategies and tools to live debt free

**The Complete Idiot's Guide to Personal Finance in Your 20s and 30s** Sarah Young Fisher, Susan Shelly, 2002 Provides information on credit histories budgeting borrowing banking investing and avoiding common financial mistakes

Consumer Transactions Michael M. Greenfield, 2009 An ideal casebook for students in consumer transactions courses It contains extensive and systematic coverage of the federal and state statutes that govern such consumer transactions as automobile sales and finance home mortgages predatory lending and others The text makes frequent use of problems as a teaching device Highlights of the Fifth Edition Reorganization and expansion of the chapter on the Fair Credit Reporting Act reflecting recent amendments imposing obligations on creditors Expanded treatment of predatory loans New material on mortgage brokers and on securitization of credit contracts Expansion of material on mandatory arbitration clauses odometer regulation and telemarketing Additional material on foreign law and perspectives New problems throughout the book exploring recent judicial developments Four new cases To maintain the size of the casebook judicious deletion of selected materials

**Standard & Poor's Stock Reports**, 2003 **Army Reserve Magazine**, 1990 Predicasts F & S Index United States, 1996 A comprehensive index to company and industry information in business journals *California. Court of Appeal (2nd Appellate District). Records and Briefs* California (State), Court of Appeal Case s Consolidated Case s Number of

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## Decoding **Equifax Credit Report 20**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its power to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Equifax Credit Report 20**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring impact on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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