



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.

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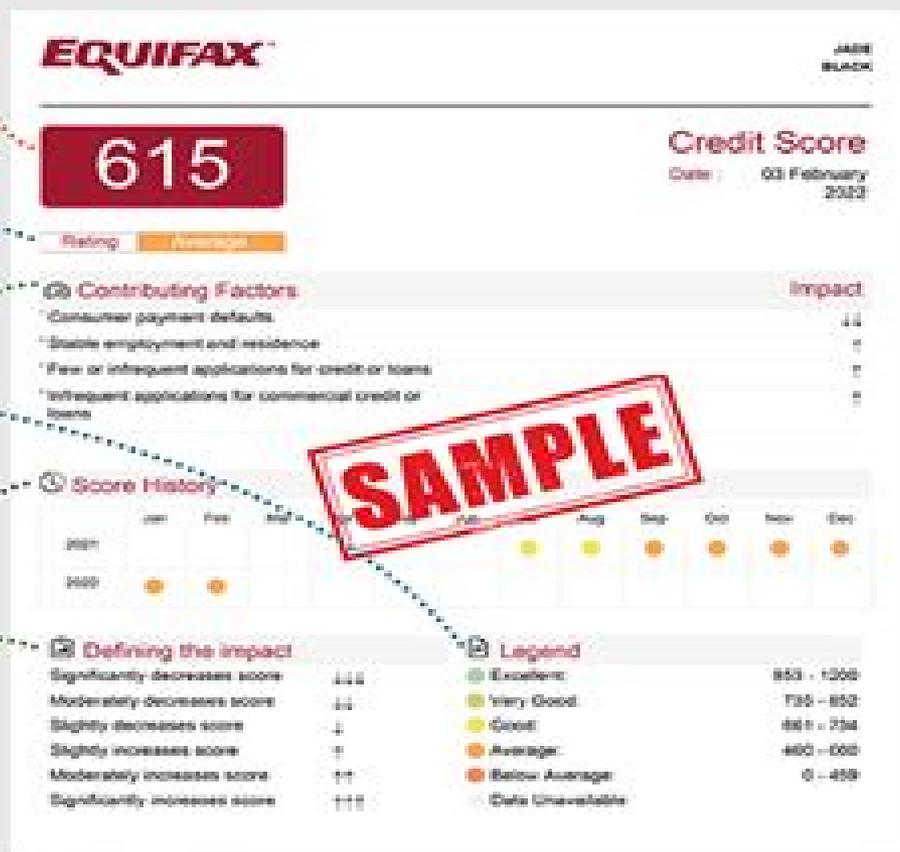
The Contributing Factors (also known as Key Contributing Factors or KCFs) show what has influenced your score. A KCF with an upwards arrow improves your score and a KCF with a downwards arrow brings your score down.

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.

Equifax Credit Report 20

Sarah Young Fisher, Susan Shelly

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 *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 & 30s, 4E* Sarah Fisher, Susan Shelly, 2009-06-02 A wise investment Revised and updated this new edition of *The Complete Idiot's Guide to Personal Finance in Your 20s and 30s* explains all the basic information anyone in this age group will need to manage their personal finances or enhance their financial plan to yield better returns on their investments Covers 401 k and retirement planning plus investment strategies for the next decade Budgeting tips for spiraling food and fuel costs as well as the financial impacts of changing jobs and growing families Homeownership options from building from scratch to townhouses and Condos Up to date information on internet banking and online mortgage brokers Download a sample chapter **Personal Finance in Your 20s & 30s, 5E** Sarah Young Fisher, Susan 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

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