

SAMPLE

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SOCIAL SECURITY: 123 45 6789 AGE: 30

REPORT DATE: 01/02/17

JOHN H. DOE

12345 SPRINGFIELD WAY, LOS ANGELES, CA 98765

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+

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

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

4

9

11

10

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6

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How to Read a Credit Report

- 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

Read Experian Credit Report

Jianjun Gao

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name bar.

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several reporting agencies are going to be contacted to provide our credit history But we don't always realize that there's a single element on that report that determines success or failure and that's a three digit number called a credit score Created by Fair Isaac and Company this formerly secret FICO number was until fairly recently available only to lenders and businesses and although it's hush hush no longer many of us still don't understand it because there hasn't been enough information on what it is and what exactly lenders are looking for And we certainly haven't known how to make it work for us rather than against us In *The Complete Idiot's Guide to Improving Your Credit Score* author Lita Epstein clearly explains what your credit score is and how it impacts your life Rather than putting the focus squarely on credit emergencies it provides everything readers need to know to raise their score and keep it high now and in the future **The Guerrilla**

Guide to Credit Repair Todd Bierman, Nathaniel Wice, 2005-12-27 A bad credit rating can keep you from buying a house renting a car or even sending flowers yet most people don't know how to find out the status of their credit or how to fix it if it's bad This book can save you time and money Written by a journalist and a credit consultant to the mortgage industry *The Guerrilla Guide to Credit Repair* tells you how the major credit bureaus compile your credit history and teaches you how to deal with them if there is a problem Easy to use the book shows you How to contact three major credit bureaus and get a copy of your credit report How to decipher and understand the report's complex codes numbers and implications Step by step how to correct errors and clean up your credit history How to use your legal rights under the Fair Credit Reporting Act the Fair Billing Act and the Truth in Lending Act to protect yourself against credit abuse Sample credit reports form letters and proven techniques for credit repair makes this an invaluable guide for all consumers Lloyd Segal, 2007-02-01

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Managing Your Money All-in-One For Dummies The Experts at Dummies,2022-06-28 A hands on power packed guide to managing all things money Time and money Those are the two most important assets you have and smart people manage both of them wisely Managing Your Money All in One For Dummies is your one stop resource to turn to when you re ready to manage your money It offers everything you need to confidently handle your finances When you re ready to create a budget pay down debt and scale back your expenses you ll find the support you need here If you re eyeing the future you ll find advice on improving your credit score saving for college and retirement and planning an estate As if all of that isn t enough this comprehensive book covers other financial topics such as buying insurance investing in your 401 k and so much more The authors of Managing Your Money All in One For Dummies explain how to handle your money in a way that encourages you to think and act positively no matter what your financial situation looks like And as you move toward financial freedom you can come back to this book to get advice on topics that go beyond day to day money management such as taking out a mortgage investing online and more Get your financial life in order whatever your stage of life Make a budget manage your credit and pay down your debt Demystify financial reports online investing and retirement plans Save for college and learn how to balance your saving and spending habits in any economy Navigate the new norm of online banking Spend some time learning how to manage your money today It ll be a wise

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