

Credit Score Cheat Sheet

What is a Credit Score?

Analysis of your credit report, that determines your "credit worthiness"



What is a Credit Report?

A history of all your credit and how you previously handled credit to determine if you are high, med, or low risk.

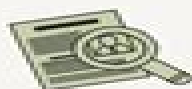
Many different companies/banks contribute to this report

A credit report will show details of your payment history



Where your Credit Score Is Important

Buying or renting a home



Job application



Ability to apply for loans



Interest Rates



Credit Score Breakdown



What Affects Your Credit Score?

Payment history - Do you pay on time?

Credit utilization ratio (what % of available credit are you using?)

- If you are using \$400 out of your \$1000 limit your credit utilization is 40%

Account history

- 1.Types of credit
- 2.Length of time
- 3.How much debt

Bankruptcy filing

Hard credit Inquiries



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573 Ways to Save Money Peter Sander,Jennifer Sander, **Credit Card and Debt Management** Scott Bilker,1996 Which credit card is REALLY offering the best deal How do you refinance debt using existing credit cards Why is it sometimes better to use credit cards instead of a home equity loan How long will it take to pay back ALL your debt The answers to these and many more questions are contained in this powerful guide to consumer credit management Using numerous real life examples the reader is shown how to lower monthly payments save money on finance charges and reduce the interest rates of loans By applying these valuable strategies it is possible to save thousands of dollars

Annual Report Ohio State University,1917 *Credit Engineering for Bankers* Morton Glantz,Johnathan Mun,2010-11-25 More efficient credit portfolio engineering can increase the decision making power of bankers and boost the market value of their banks By implementing robust risk management procedures bankers can develop comprehensive views of obligors by integrating fundamental and market data into a portfolio framework that treats all instruments similarly Banks that can implement strategies for uncovering credit risk investments with the highest return per unit of risk can confidently build their businesses Through chapters on fundamental analysis and credit administration authors Morton Glantz and Johnathan

Mun teach readers how to improve their credit skills and develop logical decision making processes As readers acquire new abilities to calculate risks and evaluate portfolios they learn how credit risk strategies and policies can affect and be affected by credit ratings and global exposure tracking systems The result is a book that facilitates the discipline of market oriented portfolio management in the face of unending changes in the financial industry Concentrates on the practical implementation of credit engineering strategies and tools Demonstrates how bankers can use portfolio analytics to increase their insights about different groups of obligors Investigates ways to improve a portfolio s return on risk while minimizing probability of insolvency

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Economic Report of the President Transmitted to the Congress United States. President,2000 Appendix B contains historical tables from 1959 or earlier on aspects of income national personal and corporate production prices employment investment taxes and transfers and money and finance Annual Report of the City Comptroller and Collector of Taxes of the City of Lynn for the Year Ending June 30

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