



## Caroline Blue's Credit Report Worksheet

NAME	Caroline Blue
DOB	03/15/1985
ADDRESS	1234 Main St, Anytown, FL 32101

SCORE	720
STATUS	Good
EXPIRATION	12/31/2024

**Instructions:** Read the credit report carefully. For each item, write the correct answer in the space provided. Analyze the credit report and answer the following questions based on the information about the borrower.

- What are the three most common reasons for a low credit score? (List three.)
  - Late payments
  - High credit utilization
  - Short credit history
- Provide an example of a secured credit account. Explain how it works.
 

A secured credit card is an example of a secured credit account. It works by requiring the cardholder to deposit a sum of money (the collateral) into a separate account, which is then used as security for the credit line.
- Provide an example of an open credit account. Explain how it works.
 

A credit card is an example of an open credit account. It works by allowing the cardholder to borrow money up to a certain limit (the credit limit) without having to provide collateral.
- Explain the difference between a credit report and a credit score.
 

A credit report is a detailed record of a person's credit history, including all credit accounts, payment history, and public records. A credit score is a numerical value that represents the creditworthiness of an individual, based on the information in their credit report.

# Caroline Blue S Credit Report Worksheet Answers

**K Morrison**



**Caroline Blue S Credit Report Worksheet Answers:**

*Automotive News* ,     Flying Magazine ,2003-05

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