

# 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



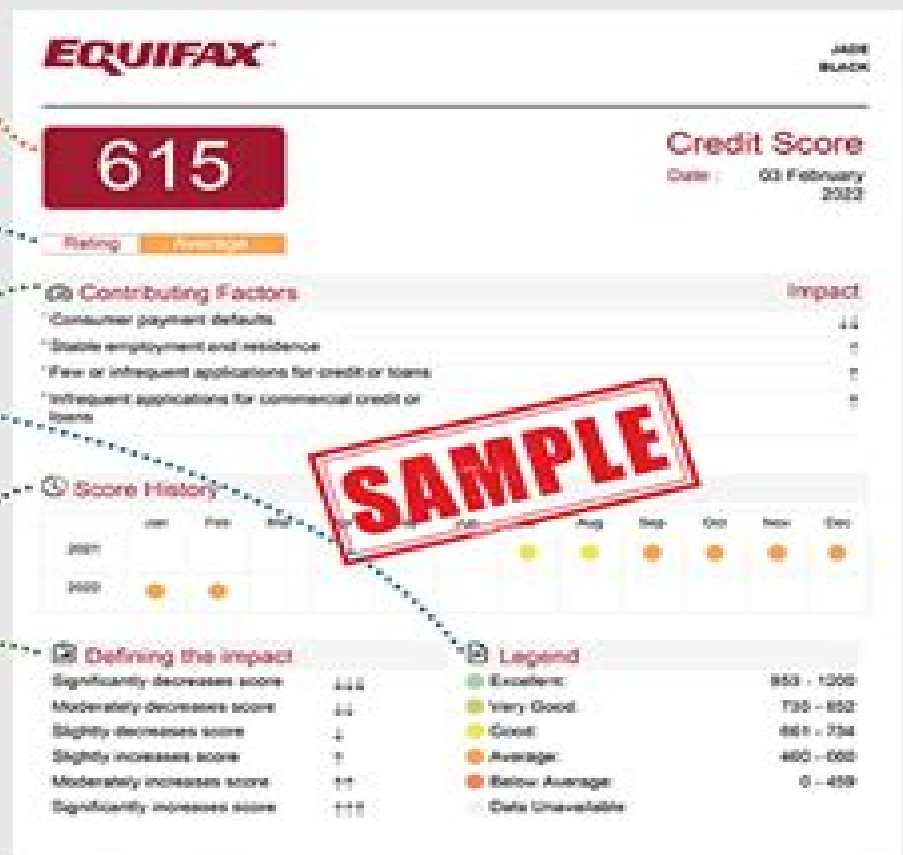
The Contributing Factors (also known as Key Contributing Factors or KCFs) show what has influenced your score. A KCF with an upwards arrow improves your score and a KCF with a downwards arrow brings your score down.

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.



# Credit Report Info Rating

**Larry Wilson**



## Credit Report Info Rating:

*Keeping Score on Credit Scores* United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit,2010     The Fair Credit Reporting Act and Issues Presented by Reauthorization of the Expiring Preemption Provisions United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,2004     **Fair Credit Reporting Amendments of 1975** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Consumer Affairs,1976     **Fair Credit Reporting Amendments of 1975, Hearings Before the Subcommittee on Consumer Affairs of ..., 94-1 on S.1840 ..., October 22, 23, 29 and November 18, 1975** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1975     **Ebony** ,2000-07 EBONY is the flagship magazine of Johnson Publishing Founded in 1945 by John H Johnson it still maintains the highest global circulation of any African American focused magazine     *Encyclopedia of Privacy* Alexander J. Myers,2006-11-30 Writing in their famous Harvard Law Review article of 1890 Louis Brandeis and Samuel Warren asserted what many have considered one of the most cherished American values the right to be let alone Yet in this post 9 11 world personal privacy is more threatened than ever This book provides students and general readers a comprehensive overview of privacy in contemporary America Included are some 225 alphabetically arranged entries written by more than 100 expert contributors Entries cover such topics as the USA PATRIOT act abortion rights wiretapping telemarketing identity theft DNA databases Internet and email privacy and numerous other concerns Entries cite works for further reading and the Encyclopedia closes with a bibliography of books websites organizations and films New threats to privacy have arisen in the face of competing social political and economic demands rapid technological change and an intrusive and voyeuristic mass media Citizens are barraged on a daily basis with stories of corporate data mining government surveillance programs identity theft and computer hacking of personal information As a result citizens are becoming increasingly concerned about their personal privacy as well as their privacy rights This encyclopedia the first of its kind comprehensively overviews various aspects of privacy throughout U S history including significant legal cases events laws organizations individuals technology and terms With some 225 alphabetically arranged entries written by more than 100 leading scholars and experts in the field this inclusive and authoritative work will appeal to those interested in both historical and contemporary notions of privacy in the United States Readers will learn of the significance of technology in today s society its helpful and harmful effects on citizens privacy and what to expect in the future Entries cite print and electronic resources and the Encyclopedia closes with a listing of books organizations websites films and other sources of information     Living Your Dream Larry Wilson,2019-10-22 Each of us has our own personal vision of what we want to achieve and experience over the course of our life The challenge is managing our time and resources in a manner that allows that vision to be achieved Living Your Dream is designed to help adult Canadians baby boomers through Gen Z achieve their objectives via effective financial planning and management

Living Your Dream works through the financial challenges that we all face at various points in our lives and helps the reader to understand the main programs and structures to be used and obstacles to be managed Through proper planning and diligent execution living funding an exceptional life is within the grasp of most of us but it won t just magically happen

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