

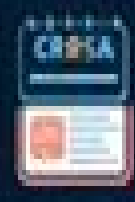
ESSENTIAS OF CONSUMER - AUTO CREDIT

A consumer credit report is a record of a consumer's creditworthiness. It contains information about a consumer's credit history, including credit accounts, payment history, and credit inquiries. This information is used by lenders to assess the risk of lending to a consumer. A consumer's credit score is a numerical representation of their creditworthiness, based on the information in their credit report.

Consumer credit reports are used by lenders to assess the risk of lending to a consumer. A consumer's credit score is a numerical representation of their creditworthiness, based on the information in their credit report.

CREDIT COUNSELING

- Credit counseling is a service that helps consumers understand their credit situation and develop a plan to improve their credit.
- Credit counseling can help consumers negotiate with creditors, obtain debt consolidation loans, and develop a budget.



CREDIT SCORE



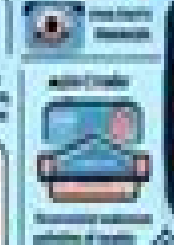
BENEFITS TO IMPROVING CREDIT

- 1. Lower interest rates on loans and credit cards.
- 2. Higher credit limits.
- 3. Better terms on loans and credit cards.
- 4. Increased financial stability.



1000+ credit inquiries

The credit score is a numerical representation of a consumer's creditworthiness, based on the information in their credit report. A credit score of 750 or higher is considered good, while a score of 600 or lower is considered poor.



1. Lower interest rates on loans and credit cards.

2. Higher credit limits.

3. Better terms on loans and credit cards.

4. Increased financial stability.

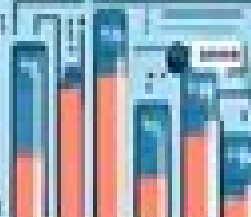


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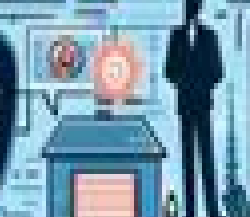


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Peter C. Sessler



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