



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



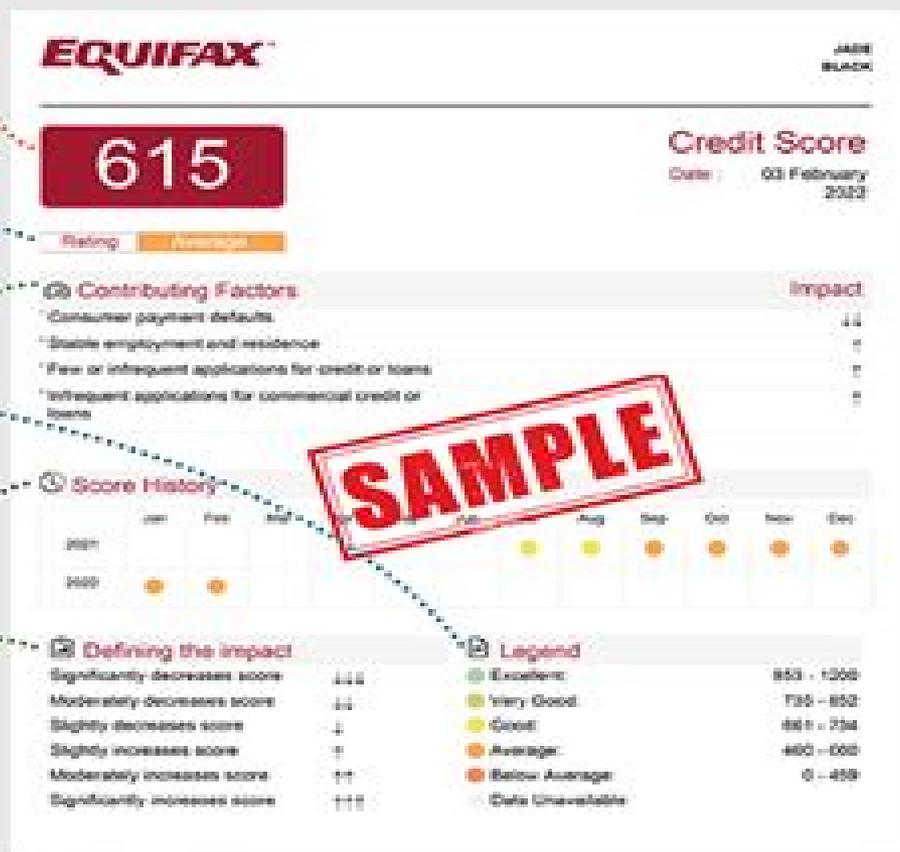
The Contributing Factors (also known as Key Contributing Factors or KCFs) show what has influenced your score. A KCF with an upwards arrow improves your score and a KCF with a downwards arrow brings your score down.

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.



Information on the shown sample credit report will only be available to Equifax Protect subscribers that have subscribed to Equifax Protect products with Monthly Equifax Credit Score and Equifax Score Tracker product features.

Check Your Equifax Credit Report

SJ Ball



Check Your Equifax Credit Report:

Get a Second Opinion Before You Sign Shane Reynolds,2017-06-09 Australians who want to apply for a mortgage or obtain a commercial loan have more to worry about than paperwork they must also contend with predatory lending practices While the calls for a royal commission to investigate these practices continue to get louder for now those seeking private funding remain woefully unprotected Shane Reynolds who has been involved in Australia s finance industry for almost two decades examines these predatory lending practices how to protect yourself and provides the reader with peace of mind in times of uncertainty Written for both the consumer and finance practitioner the author also explains the essential elements in the preparation of a mortgage application the process for successfully obtaining a commercial loan hiring professional assistance and dealing with related legal problems If the past is any indication lenders and the financial services industry will continue to take advantage of borrowers Know their tricks protect investments and maximize wealth with the lessons in *Get a Second Opinion before You Sign* *Computer Privacy Annoyances* Dan Tynan,2005 *Computer Privacy Annoyances* shows readers how to keep private information private stop nosy bosses get off that incredibly annoying mailing list and more Unless you know what data is available about you and how to protect it you re a sitting duck *Computer Privacy Annoyances* is your guide to a safer saner and more private life **What Borrowers Need to Know about Credit Scoring Models and Credit Scores** United States. Congress. House. Committee on Financial Services. Subcommittee on Oversight and Investigations,2008 *The Complete Idiot's Guide to Internet Privacy and Security* Preston Gralla,2002-01-01 Discusses how to set up defenses against hackers and online con artists encryption methods anonymizer software spam viruses identity theft firewalls and ways to safeguard online purchases *Adulting 101* Christa Pierce,2025-10-07 Getting older is inevitable Knowing how to adult is not *Adulting 101 Things I Wish I Knew Before I Moved Out My Momma s House* is a practical engaging and empowering guide for teens college students and young adults transitioning into real life Whether you re moving out for the first time starting your career or trying to figure out your finances this book covers the life skills no one taught you in school but absolutely should have From managing credit cards and building a strong credit score to budgeting saving paying taxes understanding insurance choosing a career path and even buying your first car this book breaks down the essentials of adulthood in simple relatable language You ll also learn how to explore the world on a budget maintain work life balance and avoid common financial mistakes Each chapter opens with a powerful rap lyric that sets the tone because hip hop has long been a blueprint for resilience hustle and money management With humor real life wisdom and straightforward advice *Adulting 101* helps you level up in every area of your life If you re looking for a beginner s guide to adulting personal finance and independent living this is the book for you *Foundations of Computer Security* David Salomon,2005-12-23 Anyone with a computer has heard of viruses had to deal with several and has been struggling with spam spyware and disk crashes This book is intended as a starting point for those familiar with basic concepts of computers and computations and

who would like to extend their knowledge into the realm of computer and network security Its comprehensive treatment of all the major areas of computer security aims to give readers a complete foundation in the field of Computer Security Exercises are given throughout the book and are intended to strengthening the reader s knowledge answers are also provided Written in a clear easy to understand style aimed towards advanced undergraduates and non experts who want to know about the security problems confronting them everyday The technical level of the book is low and requires no mathematics and only a basic concept of computers and computations Foundations of Computer Security will be an invaluable tool for students and professionals alike

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