

SAMPLE CREDIT REPORT

PERSONAL INFORMATION

Name: John Doe

Address: City, State, ZIP code

Previous Address(es):

City, State, ZIP code

Employer Name: Company 1

Hired: 01/2014

Date of Birth: January 1, 1970

Social Security Number: 000-00-0000

Phone Number(s): 111-111-1111

Position: Accountant

Date Reported: 03/2014

PUBLIC RECORDS

Bankruptcy, filed 05/2014, xx District Court Case Number: 000010

Lien, filed 06/2015, Case Number: 000020

ACCOUNT INFORMATION

Collection Account - CAR LOAN

Creditor: Jane Doe

Type of Account: Individual

Original Amount: \$900

Status: Collection account,
\$200 past due as of 04/2018

Recent Payment: \$0

Account Number: 00000001

Date Opened: 01/2014

Type: Installment

Monthly Payment: N/A

Account Holder: John Doe

Date of Status: 04/2018

Terms: N/A

Recent Balance: \$200

Accounts in Good Standing - HOME MORTGAGE

Creditor: Jane Doe

Type of Account: Individual

Original Amount: \$165,000

Status: Open, never late

Recent Payment: \$2,017

Account Number: 00000002

Date Opened: 03/2016

Type: Installment

Monthly Payment: \$2,017

Account Holder: John Doe

Date of Activity: 03/2021

Terms: 180 months

Recent Balance: \$121,020

INQUIRIES

Companies that requested your credit history:

Company A, 06/2014

Company B, 04/2015

Company C, 02/2017

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Jim R. Sapp



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Introduction to Personal Finance John E. Grable, Lance Palmer, 2024-01-31 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey 3rd Edition is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future Using engaging visuals and a modular approach instructors can easily customize their course with topics that matter most to their students This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals

Get a Financial Life Beth Kobliner, 2017-03-21 First published in 1996 this book helped define the financial consciousness of a generation The entire book has now been updated with late breaking information to address dramatic financial developments such as Roth IRAs student loan deductibility and the rising impact of the Internet **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 *The College Woman's Handbook* Rachel Dobkin, Shana

Sippy, 1995-01-01 Covers academic life financial matters health sexuality security issues job hunting and other areas as they relate to the experiences of women undergraduates **Starting Your First Business** Jim R. Sapp, 2004 If you have the

desire to put your effort into something you love and to reap the rewards on your own terms then this book can help you It has been created specifically to give you the tools and advice you need to develop your skills as a new entrepreneur Know

Your Rights! Richard M. Alderman, 2005-11-10 Richard Alderman The People's Lawyer cuts through the jargon of the legalese and helps you protect yourself your family and your property This book gives you practical easy to understand answers to all kinds of everyday questions about divorce child support credit bankruptcy leases and tenant rights small claims court wills and probate immigration and much more Now in its seventh edition this popular guide uses a simple question and answer format to help you understand and solve many common legal problems In addition the author provides sample forms and model letters including a living will a medical power of attorney and durable power of attorney *Living*

Big on a Small Budget Anthony Ekanem, 2016-07-14 When it comes to money you really can't take things one day at a time You must look ahead to the future and set financial goals and then create a plan to reach those goals Once that is done you start meeting those goals one day and one step at a time Don't make the mistake of thinking that you will cross that bridge when you get to it When it comes to money you simply cannot do that or you will find that you will never reach your goals You must look ahead and see where those bridges are and start working out how you will cross them long before you get to them When you finish your education and go to work you must look ahead to when you will marry When you marry you must look ahead to when you will buy a home and have children You must look ahead to your child's education and their wedding and you must look ahead to your own retirement even if it is fifty years away All of this takes money and it is money that you need to start gathering right away not on the day that you need it In order to plan your financial future successfully you

really must make a basic plan for your life That plan will most definitely change over the years but the main parts won't change For instance the chances are very good that you will marry and have children You will almost definitely reach a point where you want to purchase a home If you have children they will absolutely need to be educated and will most likely marry You will definitely want or need to retire at some point Those things are not likely to change in your life's plan So think ahead through the coming years of your life and make a financial plan that will help you obtain your goals The rest of life with all of its up and downs can then be taken in stride one day at a time

Black Enterprise, 1987-01 BLACK ENTERPRISE is the ultimate source for wealth creation for African American professionals entrepreneurs and corporate executives Every month BLACK ENTERPRISE delivers timely useful information on careers small business and personal finance

Bankruptcy Socrates Media, 2005-09 With changes in the federal bankruptcy laws in effect as of October 17 libraries will want to have up to date guidance for their interested patrons Raum in addition to being a newscaster at National Public Radio is a practicing attorney with expertise in personal bankruptcy She guides those in financial difficulty to an understanding of what bankruptcy is and helps them evaluate it as an option She explains the differences between Chapter 7 bankruptcy liquidation and Chapter 13 reorganization as well as alternatives to filing She provides a basic rundown on the process including filing the petition and attending the hearing There is advice on re-establishing credit choosing and hiring a lawyer avoiding credit scams and moving on after bankruptcy The appendixes provide illustrative worksheets and forms and a 50 state chart on homestead exemptions Similarly editors of Socrates Media cover the essential elements of the bankruptcy process Readers learn what it means to go bankrupt and how it is accomplished There is an excellent explanation of the homestead exemption rules that may protect a home in a bankruptcy proceeding and a good chart comparing the old bankruptcy law and the new There is information on Canadian bankruptcy and appendixes include a glossary a list of online resources related to consumer credit and one for legal search engines The book comes with a CD that contains an electronic version of the information a legal dictionary and links to financial management forms and tools registration required Joan Pedzich Harris Beach PLLC Rochester NY Library Journal

Dealing With Problem Employees Amy Delpo, Lisa Guerin, 2021-09-28 This book tells business owners managers and supervisors everything they need to know about how to identify difficult employees how to manage them during the employment relationship and how to terminate them in a way that reduces the company's legal risk of a wrongful termination lawsuit It will give them the confidence to deal with problem employees directly and make the tough decision to terminate when it's clear that the situation isn't improving

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