

# SAMPLE CREDIT REPORT

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## 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

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## PUBLIC RECORDS

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

Lien, filed 06/2015, Case Number: 000020

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## 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

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## INQUIRIES

Companies that requested your credit history:

Company A, 06/2014

Company B, 04/2015

Company C, 02/2017

# Getting Your Credit Report

**United States. Congress. House.  
Committee on Banking, Finance, and  
Urban Affairs. Subcommittee on  
Consumer Affairs and Coinage**

## Getting Your Credit Report:

**Girl, Get Your Credit Straight!** Glinda Bridgforth, 2008-01-15 Is retail therapy your favorite pastime even though you really can't afford it? Do you ignore the balance on your credit card statements vowing to pay them off at some point down the line? Is your debt preventing you from living your dreams like buying a home or starting a family? If so, girl, it's time to get your credit straight. These days with easy access to multiple credit cards and glossy advertisements that entice us to spend at every turn, it's all too easy to start racking up debt and even little slip ups can lead to real damage over time. In this highly practical follow up to her bestsellers *Girl Get Your Money Straight* and *Girl Make Your Money Grow*, financial expert Glinda Bridgforth delivers a power packed plan for paying down debt, repairing your credit score and securing your financial freedom along with a future that makes your heart sing. Beginning with simple engaging exercises to help you assess your spending habits and get clear about what you owe, *Girl Get Your Credit Straight* presents a detailed road map for eliminating debt one step at a time. You will learn how to devise a system for tracking expenditures, anticipating end of month shortfalls and paying bills on time every time. Find ways to supplement your income. Consolidate loans to pay off debt faster, decrease stress and save time and money. Negotiate with your creditors to come up with a payment plan that works for you. Discover the best loans to use for refinancing debt or making major new purchases. Understand how credit bureaus work and take steps to improve your score. Filled with Bridgforth's warmhearted wisdom and advice and complete with worksheets, affirmations and inspiring stories of African American women who've restored their credit and built new wealth, *Girl Get Your Credit Straight* is a fresh empowering guide for any woman who wants to say goodbye to debt for good. **Solve Your**

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