

# 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.



# Get Credit Report Equifax Tr Experian

**Todd Bierman,Nathaniel Wice**

A red circular graphic with a gradient, appearing as a partial circle or a thick curved line, located to the right of the name bar.

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**Decoding Credit Scores: Unlocking the Secrets to Financial Success** Fynara Jelthix, 2025-02-25 This insightful guide breaks down the complex world of credit scoring demystifying the factors that determine one's score and the impact it has on financial opportunities From the basics of credit reporting to the nuances of credit utilization and payment history this book offers practical advice on how to interpret your credit score and take proactive steps to improve it Through real life examples and expert insights Decoding Credit Scores provides readers with the tools they need to navigate the credit landscape with confidence Whether you're a first time borrower looking to establish credit or a seasoned consumer aiming to boost your score this book offers clear and actionable advice for achieving financial success Learn how to identify red flags on your credit report understand the ways in which credit scores are calculated and develop healthy credit habits that will benefit you in the long run With a focus on empowering readers to take control of their financial future Decoding Credit Scores also covers strategies for rebuilding credit after setbacks navigating credit inquiries and maximizing credit card rewards By implementing the tips and techniques outlined in this book you can position yourself for greater financial freedom and flexibility Don't let misunderstandings about credit scores hold you back discover the keys to unlocking your true financial potential today

*Credit Repair Report* Elaine Marie, 2015-07-13 This self help book describes in detail how to legally and permanently repair your credit profile and increase your credit score It outlines a five step method to complete this process Everyone has a legal right to dispute any and all derogatory and negative information contained in a credit report The laws require that the three major credit bureaus Equifax Experian and TransUnion issue a clear and accurate picture of a person's ability to manage their debts Credit reporting bureaus must investigate all information that has been disputed If the credit reporting bureaus find the information to be inaccurate or if the information can no longer be verified it must be promptly deleted from all future reports

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