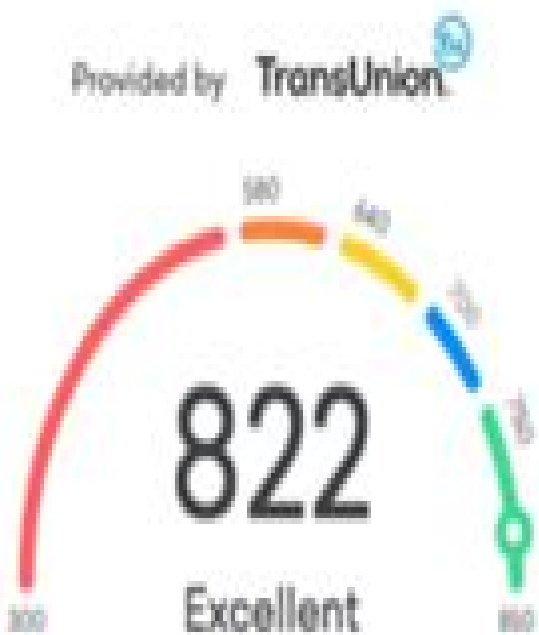
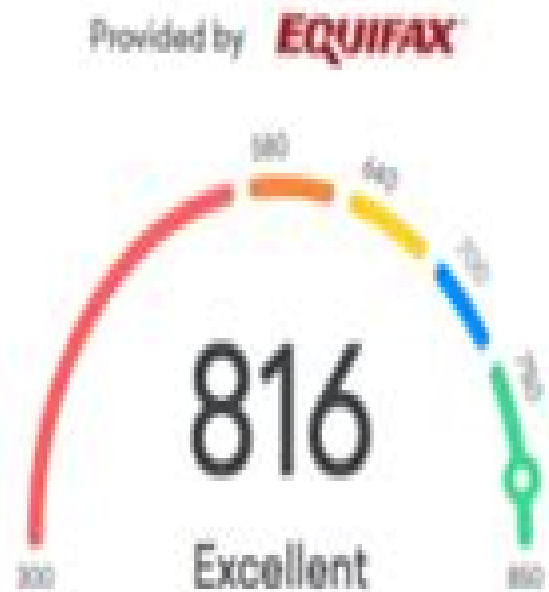


# Your Credit Scores



Updated May 15, 2017  
Next Update in 7 days



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See details that can impact your score. [Check out your Credit Factors.](#)

## About Your Credit Scores

Calculated using the VantageScore 3.0 model, these scores range from 300 to 850. They're calculated by TransUnion and Equifax, respectively, so the scores may vary based on each credit report.

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# Equifax Credit Report Bad

**Deborah M. Dennis**

A red circular graphic with a gradient, appearing as a partial circle or a thick arrow pointing to the right, located on the right side of the slide.

## **Equifax Credit Report Bad:**

*When Good Companies Go Bad* Donald W. Beachler, Thomas Shevory, 2014-09-09 Covering the entire world of business from heavy industry to the financial houses of Wall Street this book shines a spotlight on 100 of the most infamous cases of misconduct and malfeasance in corporate history Corporations are in the business of making money But when companies forget ethics take operational shortcuts or willingly endanger customers and the general public in their quest for profits disasters of enormous magnitude can result This book examines 100 of the worst cases of corporate greed and irresponsibility and poses the questions Is it necessary or desirable to conduct business in this manner Do the penalties and other punishments levied against these companies go far enough And what is the government s responsibility for keeping corporate misdeeds in check Coauthored by distinguished public policy experts *When Good Companies Go Bad* 100 Corporate Miscalculations and Misdeeds presents a representative sample of cases on a variety of topics such as the financial sector health care environmental protection product liability and copyright This broad introduction to the dark side of the corporate world focuses on events and scandals that resulted in substantial financial penalties regulatory actions or criminal convictions The cases are presented in a readable and engaging format making the book an illuminating and informative read for high school and college students as well as businesspeople lawyers journalists and professors who teach American politics public law or public policy *Making Sense of Consumer Credit Reports* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Financial Institutions and Consumer Protection, 2013 **The Guerrilla Guide to Credit Repair** Todd Bierman, Nathaniel Wice, 1994-02-15 Discusses how major credit bureaus compile a credit history and how to deal with them if there s a problem *Consumer Problems with Credit Reporting Bureaus* United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on the Consumer, 1992

Lloyd Segal, 2007-02-01 Foreclosure is not the end of the world or even the end of your home necessarily First know that you re not alone Foreclosures affect all kinds of people and all kinds of properties Like many people faced with foreclosure you may feel helpless hopeless and resigned to giving up your house without trying to save it If so cheer up You actually have some good solid options to take control of the situation avoid foreclosure proceedings and even protect your credit Depending on which option you choose *Stop Foreclosure Now* will help you decide whether your property is really worth saving figure out how much time you have to respond negotiate with your lender use the courts to stop the foreclosure decide whether bankruptcy is a good option arrange to refinance your property sell your property quickly Includes all the necessary forms and step by step instructions *Credit Repair Kit For Dummies* Stephen R. Bucci, 2005-11-14 Don t let your credit suffer needlessly from errors or outdated information With tools and tips for fixing a bad credit report A bad credit report can hurt your chances at qualifying for loans and credit cards and it can even get in the way when you want to rent an apartment or land a job *Credit Repair Kit For Dummies* is your essential guide to managing your credit from fixing mistakes

on your credit report to improving your credit going forward to establishing manageable payment plans with creditors Discover how to Protect yourself from identity theft Improve your credit score Assert your rights under the FACT Act Maintain great credit Investigate your legal options     *How To Fix Your Credit* Dominique Brown,2014-06-07 Did you know that millions of people are dealing with credit problems today These people aren't just the typical irresponsible people or dead beats that come to mind when you think of credit problems Credit problems exist in all walks of life Nearly 70% of credit reports contain fixable items That means 70% of people are letting their credit report cost them thousands of dollars per year Did you know that a poor credit score can hurt your chances of qualifying for a credit card mortgage or any other kind of loan it can even get in the way of renting an apartment finding a job or reaching your dreams However a bad credit score can always be improved Step by step and in plain English the HOW TO FIX YOUR CREDIT book shows you how to understand improve and protect your credit quickly easily legally and on your own Stop letting your credit score delay your dreams and cost you thousands of dollars     Credit Report Self Help Repair Kaye Ryan,2014-03-16 Credit Report Self Help Repair offers tips for keeping good credit Bad credit makes getting loans difficult and invites unwanted telephone calls from bill collectors You'll learn how to find your credit score and what your credit score number means how to order copies of your credit reports which should be checked for inaccuracies once per year how to dispute credit inaccuracies and how to get credit card debt under control If your debt is out of hand you'll want to cut up those credit cards and contact a credit counseling agency who can help you set up a debt management plan You'll also learn information on consolidation loans and when the best time to consider one is Your credit is an important part of your financial life Take steps to keep your credit in good standing or take steps to correct any mistakes now that you may have made in the past     *Tax Haven Abuses* United States. Congress. Senate. Committee on Homeland Security and Governmental Affairs. Permanent Subcommittee on Investigations,2006     Get Clark Smart Clark Howard,Mark Meltzer,2002-09-01 Clark Howard answers all these questions and many more in Get Clark Smart With practical tips and on line resources Howard helps readers to get rich by saving money in unexpected places and investing those savings creatively Howard has a passion for saving money and a zealots enthusiasm for sharing everything he's learned His strategies for getting rich by saving wisely will turn readers into financial wizards     **The Home Mortgage Book** Dale Mayer,2007 Finding and arranging the best mortgage for your dream home purchase can be a confusing and daunting experience With so many mortgage offers to choose from you will want to be sure that you are getting the best loan and rate for your particular circumstances Buying a new home can be an ominous process whether it is your first or your tenth It is definitely not something that you do everyday but finding that perfect mortgage loan at the best rate does not have to be a difficult task The best defense against feeling overwhelmed is to become informed and with the help of this new book the process will become easy You will learn how to find the best opportunities how to negotiate how to get the type of mortgage loan you need how to calculate how much you can afford understand the true cost

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**Family Child Care Money Management and Retirement Guide** Tom Copeland,2008-10-01 Helps family child care providers gain more financial control over their lives

Credit Repair Kit For Dummies Steve Bucci,2008-07-28 Now you can finally end the cycle of bad credit and get back on your feet by following the step by step advice and tools in Credit Repair Kit For Dummies 2nd Edition You ll find out everything you need to know about creating a solid plan to get your credit back on track You ll discover how to find your credit report review all of the information in it and learn how you can repair and spruce it up You ll learn how to communicate with creditors and how to budget so that you can pay your bills in full and on time You ll learn how to apply these credit strategies to all life situations from building credit with your life partner to financially surviving a divorce unemployment and student loans You will find out how to safe guard your identity so that other people don t damage your credit Find out how to Take charge of your credit Get help from credit counselors Request copies of your credit report Know how to interpret your credit report and credit score Avoid foreclosure Communicate with collectors lawyers and the courts Manage medical debt Safe guard your identity Complete with lists of ten tips to avoid identity theft and reduce damages ten ways you can prevent foreclosure ten methods for establishing and improving credit and ten strategies for handling financial emergencies Credit Repair Kit For Dummies 2nd Edition is your one stop guide to improving and maintaining your credit

score and protecting your identity Note CD ROM DVD and other supplementary materials are not included as part of eBook file

**Credit Searches** Great Britain: Parliament: House of Commons: Treasury Committee,2009 The report by the Treasury Committee calls on the Office of Fair Trading and the Information Commissioner s Office to investigate the fairness of a part of the credit market The Report follows an inquiry sparked by concerns that in shopping around for credit especially for unsecured credit such as personal loans and credit cards consumers were building up a record of credit application searches on their credit reference files and that high numbers of recorded applications in fact made it harder for them to obtain credit or affected the rates charged The Committee s inquiry considered a range of evidence including from members of the public who responded to a call put through web site moneysavingexpert com to provide examples of their experiences and difficulties obtaining credit credit search companies themselves the OFT ICO and others The Report concludes that there is a fine balance of public interest between ensuring that fraud is prevented and consumers are protected from reckless lending and ensuring that the market is subject to the disciplines of informed consumer choice Loan providers have over 400 indicators that they may use to assess suitability the Committee did not get compelling evidence that application search data is essential Nor was it presented with overwhelming evidence that making multiple application searches is a major source of direct consumer detriment although the number of consumers doing this seems likely to rise However the Committee was extremely concerned about the effect of the use of credit searches on market mechanisms since in principle the ability to shop around is not only an important means for consumers to assess the market but also provides a key discipline on providers During the course of the inquiry the Committee heard about some solutions which could reduce the adverse effects of the use of credit application search data in credit reference files it considers that any acceptable solution must strike an appropriate balance between minimising fraud and over borrowing and ensuring the market is subject to normal market disciplines It recommends that the OFT look at this

**Credit Scores & Credit Reports** Evan Hendricks,2004 This book is a consumer instruction manual for the credit reporting and credit scoring systems Although these credit systems directly effect the financial standing of millions of Americans few people understand them

*Start Late, Finish Rich (Canadian Edition)* David Bach,2009-05-29 David Bach has a plan to help you live and finish rich no matter where you start So you feel like you ve started late You are not alone What if I told you that right now as you flip through this book 70% of the people in the store with you are living paycheck to paycheck What if I told you that the man browsing the aisle to your left owes more than 8 000 in credit card debt And the woman on your right has less than 1 000 in savings See You re really not alone Unfortunately the vast majority of people who ve saved too little and borrowed too much will never catch up financially Why Because they don t know how You can start late and finish rich but you need a plan This book contains the plan It s inspiring easy to follow and is based on proven financial principles Building a secure financial future for yourself isn t something you can do overnight It will take time and it will take work But you can do it I know I ve helped millions of people get their

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**The Road to Credit Repair** Deborah M. Dennis, 2008-04      *House Hunting* Dian Davis Hymer, 2002 Bargain Books are non returnable Buying a home is one of life's biggest decisions Whether you're a first timer or a veteran you'll find heaps of helpful information and advice in *House Hunting* the ultimate interactive guide to buying a home From deciding what type of house you want and need and finding the right agent to comparing loans and making an offer *House Hunting* walks you through all the steps and helps you ask all the right questions along the way      *The Fair Credit Reporting Act and Issues Presented by Reauthorization of the Expiring Preemption Provisions* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2004      Kiplinger's Personal Finance, 2002-06 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

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