

# *Your Money, Your Goals Spotlight Series*

Understanding credit reports and scores:  
An in-depth look



# DISCLAIMER

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# Purpose

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- Provide an in-depth look at credit and other consumer reporting and scoring
- Give you a greater base of understanding on how to use the information and tools on this topic from ***Your Money, Your Goals***—the CFPB’s financial empowerment toolkit
- Provide you with an opportunity to consider how to apply this topic to your own situation or within your work with clients

# Opening question

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- What about this topic is important for the clients you serve?

# About the CFPB

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Consumer Financial  
Protection Bureau

- The CFPB works to make consumer financial markets work for **consumers, responsible providers, and the economy as a whole.**

# CFPB's work

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Empower



Enforce



Educate



Consumer Financial  
Protection Bureau

# Office of Financial Empowerment

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- Consumer engagement and education
- Serves populations who lack full, affordable access to financial services
  - Low- to moderate-incomes
  - Low wealth
  - Otherwise financially excluded or vulnerable

# Common challenges faced by low-income consumers

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- Loss of jobs, homes, and wealth
- Lack of access to safe and affordable financial products and services
- Accumulation of debt
- Blemished credit reports and low credit scores
- Lack of financial capability



# Your Money, Your Goals

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[HOME](#) > YOUR MONEY, YOUR GOALS

## Your Money, Your Goals



### ARE YOU HAVING THE MONEY CONVERSATION?

Your Money, Your Goals is a toolkit to help front line staff and volunteers as they work with consumers to...

- Make spending decisions that can help them reach their goals
- Order and fix credit reports
- Avoid tricks and traps as they choose financial products
- Make decisions about repaying debts and taking on new debt
- Keep track of their income and bills
- Decide if they need a checking account and understand what they need to open one



### TOOLS AND TRAINING TAILORED TO YOUR NEEDS

[Social Services](#) | [Community Volunteers](#) | [Legal Aid](#) | [Workers](#)

Each version of Your Money, Your Goals is designed to address different settings in which people or organizations work with consumers. You'll have the resources you need to help people set goals, choose financial products, and build skills in managing money, credit, and debt. Each version includes:

- **The toolkit:** We offer each toolkit in English and Spanish.
- **The training:** Aids can help your staff or volunteers make more effective use of the toolkit.
- **Follow-up resources:** As you train, learn what's most useful by surveying the trainees both before and after.

### CHOOSE YOUR VERSION

# Your Money, Your Goals

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- Social service organizations
- Community volunteers
- Legal aid organizations
- Workers



## **SU DINERO, SUS METAS**

Un conjunto de herramientas de empoderamiento financiero para profesionales de servicios sociales

# Why credit reports and scores matter

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- Banks and credit unions
- Credit card companies
- Service providers (cell phone companies and utility companies)
- Insurance companies (in some states)
- Landlords
- Potential or current employers

# Consumer reporting

*Your Money, Your Goals* Spotlight Series

# Consumer reporting agencies

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# Specialty consumer reporting companies

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- Opening or using bank accounts
- Rental payments
- Homeowners and renters insurance claims
- Payday lending and other alternative financial products
- Utility payments
- Phone bill payments
- Employment
- Medical records or payments

# Specialty reports—Check and bank screening

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- Certegy [www.askcertegy.com](http://www.askcertegy.com)
- ChexSystems [www.consumerdebit.com](http://www.consumerdebit.com)
- Early Warning Services [www.earlywarning.com](http://www.earlywarning.com)
- TeleCheck [www.FirstData.com/telecheck](http://www.FirstData.com/telecheck)
  - Checking account applications, openings, check-writing history, account closures, and reasons for closures
  - Money owed to financial institutions
  - Fraud
  - Check verifications

# Specialty reports—Utilities

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National Consumer Telecom and Utilities Exchange [www.NCTUE.com](http://www.NCTUE.com)

- ❑ New connect requests
- ❑ Account and payment histories
- ❑ Defaults
- ❑ Fraudulent accounts associated with telecommunications, pay TV, and electric, gas, and water services



# Credit reporting

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# What's in a credit report?

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1. Identifying information
2. Public record information
3. Collection agency account information
4. Credit account information
5. Inquiries made to your account



# What is in a credit report?

## 1. Identifying information

Personal information	
File number: 12345678 Date issued: 9/30/2013	
Name: Miguel Smith	SSN: XXX-XX-1234
Other names: Miguel S Smith Miguel Simon Smith	Date of birth: 12-1-1980
	Telephone number: 555-555-1000
Addresses reported: 457 First Street, Littletown, MI 09876 13476 Avenue A, Big City, WI 43526	
Employment data reported	
Employer name: Riviera Restaurants	Position: Manager
Date reported: 3/2013	Hired: 11/2010
Employer: Freer Chiropractic College	Position: Food services
Date reported: 6/2008	Hired: 3/2008

# What is in a credit report?

1. Identifying information
2. Public record information

Public Records	
This section includes public record data of a financial nature, including consumer bankruptcies, judgments, and state and federal tax liens.	
Big City Wisconsin Court Docket# 200900001467 515 C St, NE, Big City, WI 43528	
Date filed: 8/3/2009	Type: Chapter 7 Bankruptcy
Amount: \$11,987	Responsibility: Individual
Big City Municipal Court Docket# 200700056712 4326 Fourth Street, SW, Big City, WI 43530	
Date filed: 4/14/2007	Type: Civil Judgment
Amount: \$4,763	Responsibility: Individual
Plaintiff: Bank of Big City	Plaintiff attorney: Lisa Perry

# What is in a credit report?

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1. Identifying information
2. Public record information
3. **Collection agency account information**

Collections	
This section will show if you have any accounts with a collection agency and the status of those accounts.	
Reliable collections (Y76381): Account# 3629	
Original creditor: ABC Megastore	Amount placed: \$2,500
Opened: 7/2/2009	Account type: Open
Balance: \$1,000	Responsibility: Individual

# What is in a credit report?

1. Identifying information
2. Public record information
3. Collection agency account information
4. **Credit account information**

Account information																																											
This section includes accounts you have now or that you had before with creditors.																																											
Littletown Bank (B62391), Account# 2010004637																																											
Balance: \$14,285	Pay status: 30 days past due																																										
Date updated: 8/30/2013	Account type: Automobile																																										
High balance: \$16,500	Responsibility: Individual																																										
Past due: \$395	Date opened: 2/5/2013																																										
Terms: \$395/month 48 months	Payment received: \$349																																										
Account type: Automobile	Last payment made: 7/5/2013																																										
<table border="1"> <thead> <tr> <th></th> <th>8/5/13</th> <th>7/5/13</th> <th>6/5/13</th> <th>5/5/13</th> <th>4/5/13</th> <th>3/5/13</th> </tr> </thead> <tbody> <tr> <td>Balance</td> <td>\$14,285</td> <td>\$14,680</td> <td>\$14,988</td> <td>\$15,294</td> <td>\$15,598</td> <td>\$15,901</td> </tr> <tr> <td>Scheduled Payment</td> <td>\$395</td> <td>\$395</td> <td>\$395</td> <td>\$395</td> <td>\$395</td> <td>\$395</td> </tr> <tr> <td>Amount Paid</td> <td>\$0</td> <td>\$395</td> <td>\$395</td> <td>\$395</td> <td>\$395</td> <td>\$395</td> </tr> <tr> <td>Past Due</td> <td>\$395</td> <td>\$0</td> <td>\$0</td> <td>\$0</td> <td>\$0</td> <td>\$0</td> </tr> <tr> <td>Rating</td> <td>30</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> </tr> </tbody> </table>			8/5/13	7/5/13	6/5/13	5/5/13	4/5/13	3/5/13	Balance	\$14,285	\$14,680	\$14,988	\$15,294	\$15,598	\$15,901	Scheduled Payment	\$395	\$395	\$395	\$395	\$395	\$395	Amount Paid	\$0	\$395	\$395	\$395	\$395	\$395	Past Due	\$395	\$0	\$0	\$0	\$0	\$0	Rating	30	OK	OK	OK	OK	OK
	8/5/13	7/5/13	6/5/13	5/5/13	4/5/13	3/5/13																																					
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Past Due	\$395	\$0	\$0	\$0	\$0	\$0																																					
Rating	30	OK	OK	OK	OK	OK																																					



# What is in a credit report?

1. Identifying information
2. Public record information
3. Collection agency account information
4. Credit account information
5. **Inquiries made to your account**

<b>Inquiries made to your account</b>	
This section includes a record of any time a company requests information from a credit-reporting agency about you.	
<b>Inquiries that display to others</b>	
The following companies have received your credit report.	
<b>Auto Loan Store</b> 90 President Lane, Big City, WI 43529	<b>Requested on:</b> 6/2013
<b>Super Store</b> 100 First Street, Anytown, IA 78691	<b>Requested on:</b> 12/2012
<b>Promotional inquiries</b>	
The following companies received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These are not displayed to others and do not affect your credit scores.	
<b>Dress for Success Fashion House</b> 31 Fashion Lane, Big City, WI 43530	<b>Requested on:</b> 7/2012
<b>EZ Loan Store</b> 220 4th Avenue, Littletown, MI 09876	<b>Requested on:</b> 4/2013
<b>Account review inquiries</b>	
The companies listed below obtained information from your consumer report for the purpose of an account review of business transaction. These are not displayed to others and do not affect your credit scores.	
<b>Bank of Wisconsin</b> 457 State Street, Big City, WI 43532	<b>Requested on:</b> 3/2013

# Key terms

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- What is a business or individual that reports information to a credit reporting agency called?
  - a. Information furnisher
  - b. End user
  - c. Authorized user



# Key terms

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- What is the business or individual that received a credit report called?
  - a. Information furnisher
  - b. End user
  - c. Authorized user

# Key terms

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- What is a person permitted to use a credit card account, but not responsible for that account called?
  - a. Information furnisher
  - b. End user
  - c. Authorized user

# Key terms

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- What is an account that has not been paid on time and is late?
  - a. Delinquent
  - b. Default
  - c. Charge off

# Key terms

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- What is an account that has been late for several consecutive 30-day billing cycles?
  - a. Delinquent
  - b. Default
  - c. Charge off

# Key terms

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- What is an account a business decides is uncollectible?
  - a. Delinquent
  - b. Default
  - c. Charge off

# The Fair Credit Reporting Act

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- Why is knowing about the FCRA important?
  - Provides consumers with **rights** regarding access to their consumer and credit reports
  - Promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies

# The FCRA – What are my rights?

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- Limits the reporting of outdated, negative information.
- Limits who can have access to consumers' credit files
- Ensures consumers are informed if their files have been used against them
- Provides consumers with the right to know what is in their file
- Gives consumers the right to dispute incomplete or inaccurate information
- Requires consumer consent for reports to be provided to employers

# Credit scoring

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# What is a credit score?

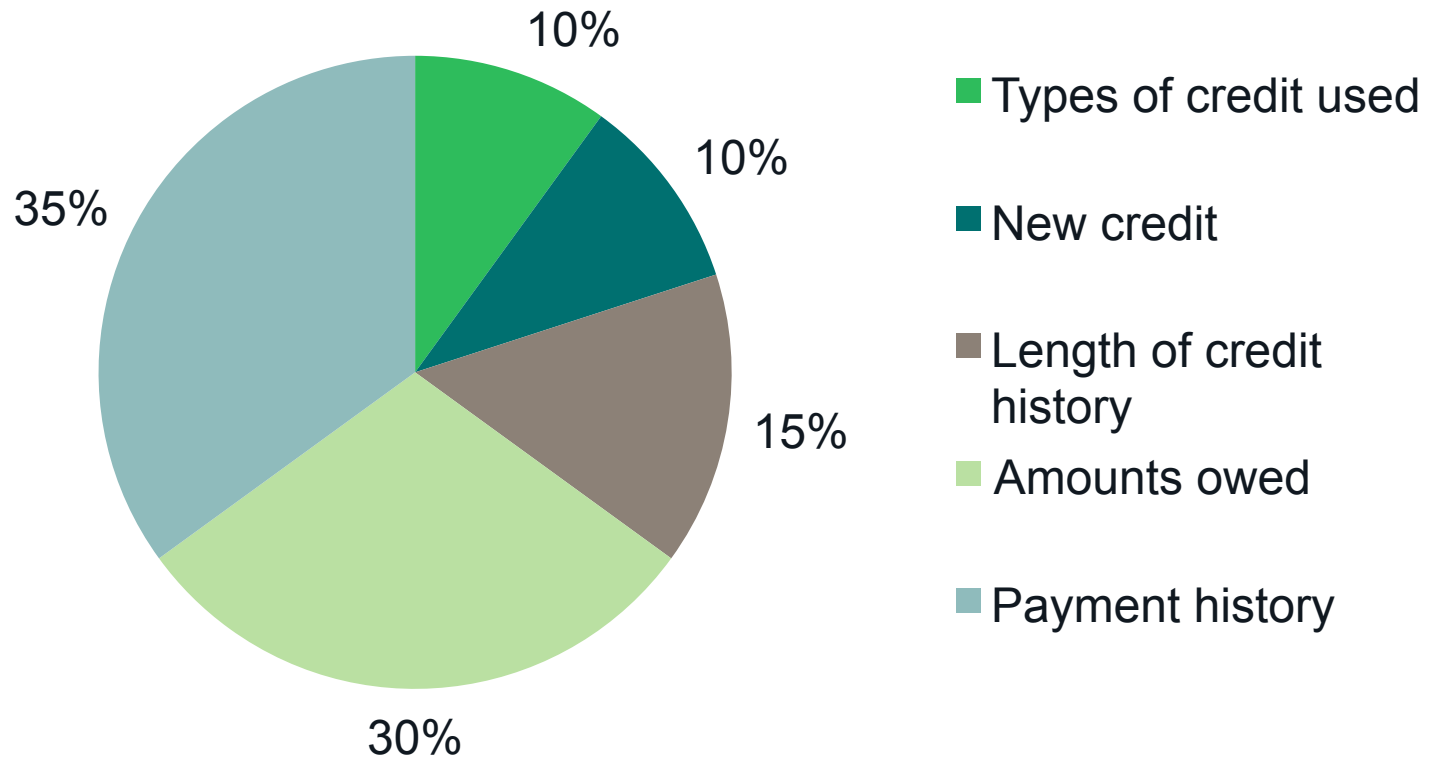
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- A credit score is generated by applying a mathematical formula to information from your credit report.
- The score predicts how likely you are to pay back a loan on time.
- Higher score generally make it easier to qualify for a loan and will likely result in a lower interest rate.
- Most scores range from 300-850.
- Lenders use these scores to make lending decisions.

# Factors that influence credit scores: FICO score example

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- These percentages reflect how much each category determines a FICO score.



# Credit utilization rate example

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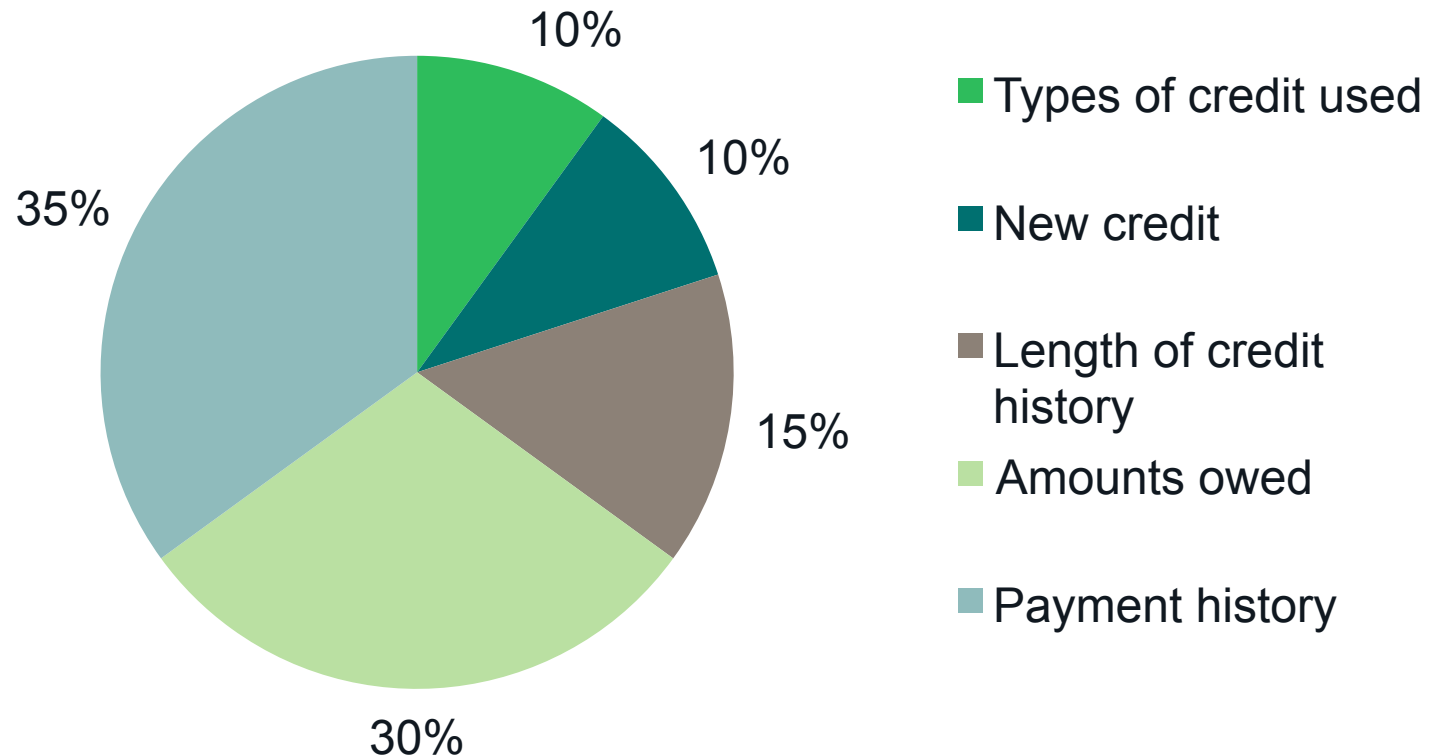
- \$5,000 credit limit
- \$3,500 charged
- $\$3,500$  (amount charged)  $\div$   $\$5,000$  (credit limit) = 0.7 or 70%



# Factors that influence credit scores: FICO score example

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- These percentages reflect how much each category determines a FICO score.



# Factors that influence credit scores: VantageScore example

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Extremely influential

Payment history

Highly influential

Age and type of credit

% of credit limit used

Moderately influential

Total balances

Less influential

Recent  
behavior

Available  
credit



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# Managing credit history

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# Managing credit history

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- **Getting** your credit reports
- **Reviewing** your credit reports
- **Improving** your credit reports and scores
- **Proving** your disputes

# Right to free credit reports

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## **You can get an additional free report if you:**

- Are unemployed and plan to look for employment in the next 60 days.
- Are receiving public assistance.
- Have been the victim of fraud including identity theft.
- Have had adverse action taken (you have been denied credit, employment, insurance, etc.) because of information in your credit report. In this case, you have 60 days to request your report.



# Getting your credit reports

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- Equifax [http://www.equifax.com/home/en\\_us](http://www.equifax.com/home/en_us)
- Experian <http://www.experian.com>
- TransUnion <http://www.transunion.com>
  
- Annual Credit Report <http://annualcreditreport.com>

# Getting free, annual credit reports

https://www.annualcreditreport.com/index.action



## AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

Home

All about credit reports

Request yours now!

What to look for

Protect your identity

Frequently asked questions

Contact us

### You've found your dream house. Are your credit reports ready?

People with good credit should check their credit reports too. Regular checks ensure the information stays accurate. Your good credit will be ready when you need it.

Learn what to look for



PLAY ▶

SPOT IDENTITY THEFT

GOOD CREDIT

DON'T BE FOOLED

MORE THAN A SCORE

NOT LIKE THE OTHERS

#### Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

Request your free credit reports

#### FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

#### BROUGHT TO YOU BY

TransUnion<sup>tu</sup>

EQUIFAX



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# Getting free, annual credit reports

## Request your free credit reports

1 Fill out a form

2 Pick the reports you want

3 Request and Review your reports online

### Legal Name

\* First

Middle initial

\* Last

Suffix

\* Birthday

\* Social Security Number

\* Verify Social Security Number

Display Social Security Number

### Current U.S. Address

\* Address

Address

\* City

\* State

\* Zip  -

This site provides credit information only for U.S. credit files.

To request your report, you must list U.S. addresses in the address section of this form. If you give your foreign address, the credit reporting companies will not be able to find your information.

\* Have you lived at this address for 2 years or more?  Yes  No

### Previous U.S. Address

\* Address

Address

\* City

\* State

\* Zip  -

If you have lived at the address above for less than 2 years, enter your previous address.

# Getting free, annual credit reports

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- **Online:** Get a free copy of your credit report at [AnnualCreditReport.com](https://AnnualCreditReport.com)
- **By mail:** Download and complete the [Annual Credit Report Request Form](#) and mail it to:  
Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281



# Getting your credit reports

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- **Online:** Get a free copy of your credit report at [AnnualCreditReport.com](https://AnnualCreditReport.com)
- **By mail:** Download and complete the [Annual Credit Report Request Form](#) and mail it to:  
Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281
- **By phone:** Call (877) 322-8228

# Opting out

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- **To opt out for five years:** Call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit [www.optoutprescreen.com](http://www.optoutprescreen.com)
- **To opt out permanently:** You may begin the permanent Opt-Out process online at [www.optoutprescreen.com](http://www.optoutprescreen.com)

# Reviewing your credit reports

- Negative information that should not be reported
- Incomplete information
- Inaccurate information

## Credit report review checklist

Today's date: \_\_\_\_\_ Name of credit reporting agency \_\_\_\_\_

Check for "yes"	Checklist item
	Is your name correct?
	Is your Social Security number correct?
	Is your current address correct? Is your current phone number correct?
	Are the previous addresses they have listed for you correct?
	Is your marital status listed correctly?
	Is the employment history they have listed for you accurate?
	Is everything listed in the personal information section correct?
	Is there anything listed in the public record information? Is it correct? Highlight the information you think may <b>not</b> be correct.
	Review each item under the credit account (trade account) section. Are the accounts on the list still open?
	Are all of the current balances correct?



# Negative information

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- **Negative information** can be reported to those who request your credit report for only a specified period of time—**7 years for most items.**
- **Bankruptcy can stay on your credit report for 10 years**, and certain other court records can be reported on your credit report for longer than seven years.
- **Civil suits, judgments, and arrest records** can be reported on your credit report for seven years or for the duration allowed by the statute of limitations, whichever is longer.
- **There is no time limit for criminal “convictions.”**

# Negative information

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- **There is no time limit in terms of reporting information** (positive or negative) in connection with applications for:
  - **Credit of \$150,000 or more**
  - **Life insurance with a face value of \$150,000 or more**
  - **Jobs with an annual salaries of \$75,000 or more**

# Disputing

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## Steps to filing a dispute checklist

Check for yes	Steps to filing a dispute
	Write a letter to the credit bureau that sent you the report.
	Provide the account number for the item you feel is not accurate.
	For each item, explain concisely why you believe it is not accurate.
	If you can, include copies of bills or cleared checks (money order stubs) that show you have paid them on time.
	Provide your address and telephone number at the end of the letter so the credit bureau can contact you for more information if necessary.
	Make a copy of your letter before you send it to the credit bureau.
	Send the letter. You may choose to use Certified Mail with Return Receipt to have proof of when the letter was received. The consumer reporting agency or the creditor generally has 30-45 days to investigate your claim.

## Example letter

# Disputing

Send letter and  
**copies** of evidence  
Certified Mail,  
Return Receipt  
Requested

[Your name]  
[Your return address]

[Date]

Complaint Department  
[Company Name]  
[Street Address]  
[City, State, Zip Code]

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items I dispute on the attached copy of the report I received.

This item [identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.] is [inaccurate or incomplete] because [describe what is inaccurate or incomplete and why]. I am requesting that the item be removed [or request another specific change] to correct the information.

Enclosed are copies of [use this sentence if applicable and describe any enclosed documentation, such as payment records and court documents] supporting my position. Please reinvestigate this [these] matter[s] and [delete or correct] the disputed item[s] as soon as possible.

Sincerely,

[Your name]  
[Phone number]  
Enclosures: [List what you are enclosing.]

**Be sure to keep copies of everything you send to the credit reporting agencies, including the dates you sent the items.**

# Improving your credit reports and scores

## Strategies for improving credit reports and scores list

Check if you plan to implement	Strategy for improving credit reports and scores	Other information or resources you need
	<p>Obtaining free credit reports annually</p> <p>Online at <a href="https://www.annualcreditreport.com">https://www.annualcreditreport.com</a></p> <p>By phone: Call (877) 322-8228</p> <p>By mail: Go to <a href="https://www.annualcreditreport.com">https://www.annualcreditreport.com</a> to print the form</p> <p><i>(Use Tool 1: Getting your credit reports and scores)</i></p>	
	<p>Reviewing the credit reports for accuracy</p> <p><i>(Use Tool 3: Credit report review checklist)</i></p>	
	<p>Disputing errors found on the reports</p> <p><i>(Use Tool 3: Credit report review checklist)</i></p>	
	<p>Understanding Credit Scores</p> <p><i>(Use Tool 2: Getting your credit reports and scores)</i></p>	
	<p>Paying bills on-time is the most effective way to improve your credit reports and credit scores.</p>	
	<p>Keeping the amount of credit available that you use low. (While there is not an "official" published limit, many financial experts recommend keeping the amount of credit used between 25% and 30%<sup>69</sup> of the credit available.)</p>	

# Improving your credit reports and scores

	Developing a plan to take care of outstanding judgments or liens. You may be able to negotiate with a collector (See Module 6).	
	Diversifying credit sources.	
	Getting on payment plan for medical debt—ensure provider is not reporting balance as outstanding. If you have medical debt, you may be eligible for assistance with your bills or may be able to get on a payment plan.	
	Paying down old debt or debt in collections. This may improve your credit history – your report – if the debt is currently being reported on any of your credit reports. However, paying off old debts may not impact your credit score. Before you make a payment on debt that you have not paid for a long time, such as three or more years, you may wish consult with a credit specialist or attorney regarding the statute of limitations on the debt. If the statute of limitations period has passed, making a payment may re-start the clock on creditors' ability to file a lawsuit to collect the debt, depending on the debt and state law.	

# Improving your credit reports and scores

Using credit building products:

*Secured credit cards.* This can be a way to build a positive credit history. But because credit limits tend to be low with these cards, be sure to watch your credit utilization rate and not get too close to using the full limit.

*Credit building loans.* Visit a bank or credit union to find out about these products. With some credit builder loans, you make monthly payments first, and receive the loan amount when it is paid off. This helps you avoid taking on debt while you build a positive payment record. These loans can be very effective in creating new history and can have a positive impact on your reports and scores.

Some non-profit organizations provide access to secured cards or credit builder loans. Be sure to ask about the terms, just like you would ask a bank or credit union for details about their products.

# Submitting a complaint

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## We're on your side

We are the Consumer Financial Protection Bureau, a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

### FEATURED

We recently studied how auto title loans affect consumers.

[Find out what we learned](#)

We're working on a student loan Payback Playbook to help borrowers like you learn about repayment options. Let us know what you think.

[Share your thoughts on our student loan Payback Playbook](#)



# Proving your disputes

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You can provide records to show you:

- Paid a bill on time that a creditor has reported late
- Paid a debt that a creditor has reported unpaid
- Sent a dispute letter to a debt collector who has claimed he did not receive it
- Paid your rent in cash (receipt)

You can provide records to show you have:

- Insurance coverage
- A warranty for a cell phone

# Questions?

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# Final discussion questions

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- How will you use this information in your work with clients?
- What additional information do you want related to credit reports and scores?

# Get updates on *Your Money, Your Goals*

Sign up for email updates at the bottom of the *Your Money, Your Goals* page of [consumerfinance.gov](http://consumerfinance.gov)


HOME > YOUR MONEY, YOUR GOALS

## Your Money, Your Goals

ARE YOU HAVING THE MONEY CONVERSATION?

Your Money, Your Goals is a toolkit to help front line staff and volunteers as they work with consumers to...

- Make spending decisions that can help them reach their goals
- Order and fix credit reports
- Avoid tricks and traps as they choose financial products
- Make decisions about repaying debts and taking on new debt
- Keep track of their income and bills
- Decide if they need a checking account and understand what they need to open one



### TOOLS AND TRAINING TAILORED TO YOUR NEEDS

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Each version of Your Money, Your Goals is designed to address different settings in which people or organizations work with consumers.

[Creating a referral guide](#)

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# Contact the Office of Financial Empowerment

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- Email [YourMoneyYourGoals@cfpb.gov](mailto:YourMoneyYourGoals@cfpb.gov)

**Thank you for your  
participation!**

*Your Money, Your Goals* Spotlight Series



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