

Credit Report Basics

Overview of credit report components

- Personal Information
- Credit Accounts
- Public Records

Key factors influencing credit score

- Payment History
- Credit Utilization
- Length of Credit History
- New Credit
- Credit Mix

Understanding credit score ranges

- Excellent (800-850)
- Good (700-799)
- Fair (600-699)
- Poor (500-599)
- Very Poor (300-499)

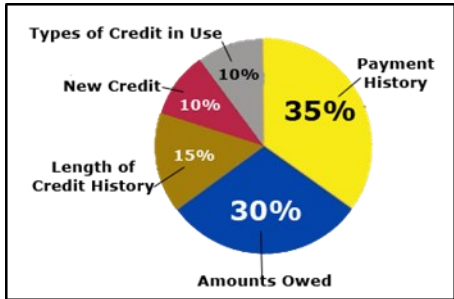
Key credit report sections

Payment History, Credit Utilization, Length of Credit History, New Credit, Credit Mix

- Detailed breakdown of credit report sections

Understanding credit score factors

Payment History (35%), Amounts Owed (30%), Length of Credit History (15%), New Credit (10%), Credit Mix (10%)



Key credit report sections

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