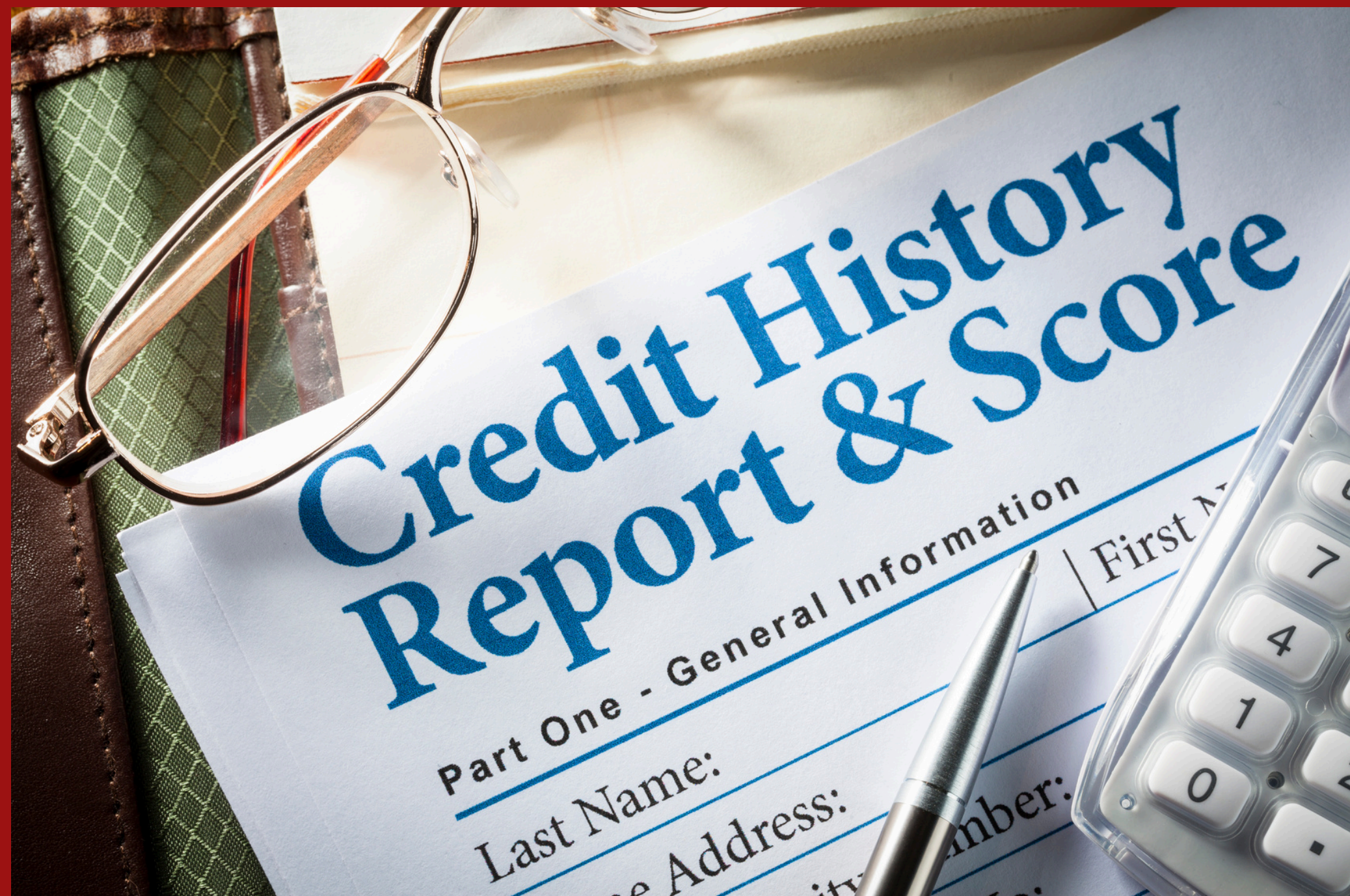




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Credit 101:

The Essentials of Your Financial Reputation

PRESENTED BY:



Your Financial Reputation



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Introduction

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The Two Pillars of Credit

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Credit Score
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Building & Maintaining
Good Credit

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Credit?

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Conclusion & Personal
Action Plan

Agenda

What we'll discuss today



The Two Pillars of Credit

- Your Credit Report
- Your Credit Score



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Your Credit Report



**Personal
Information**



Public Records



**Credit
Accounts**



Credit Inquiries

Credit Bureaus

- Equifax
- Experian
- TransUnion





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Your Credit Score

300



850

Credit Score Breakdown

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

Payment History



Are you paying your
bills on time?

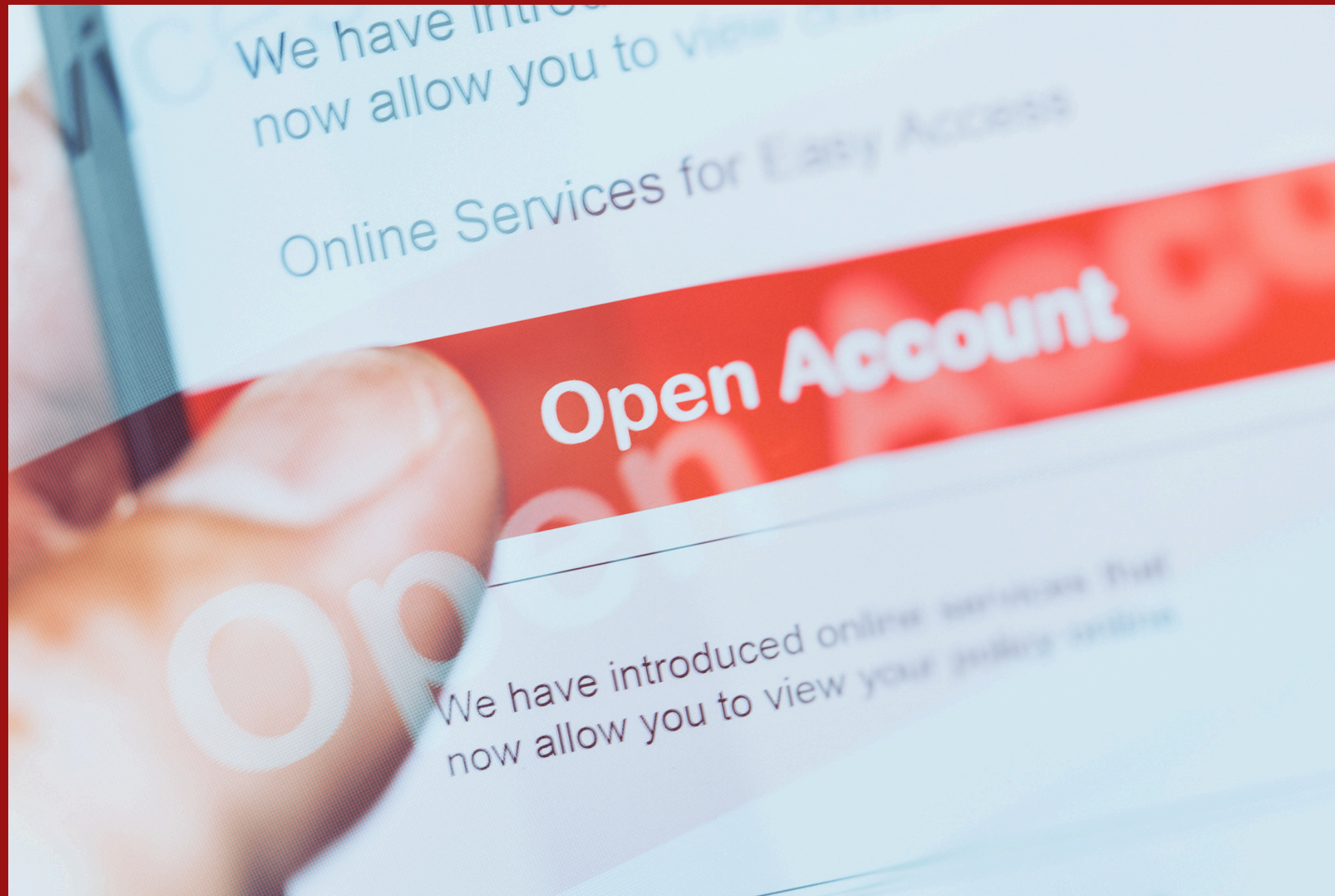
35% of your score

Amounts Owed



How much of your available credit are you using?
30% of your score

Length



How long have your
accounts been
open?

15% of your score

New Credit



Have you applied
for credit recently?
10% of your score

Credit Mix



Can you responsibly
manage different
types of credit?
10% of your score



Loan Calculator

(yoursubdomain).banzai.org/
wellness/resources/
auto-loan-calculator

Rule 1: Pay Every Bill on Time

Rule #2: Keep
Credit Card
Balances Low

Rule #3: Don't Close Old Accounts

Rule #4: Apply for
New Credit
Sparingly



Coach: How Do I Build Credit?

(yoursubdomain).banzai.org/
wellness/resources/
how-do-i-build-credit-coach

Protecting Your Credit

AnnualCreditReport.com

1. Check your personal information
2. Review your account history
3. Look at hard inquiries





Fraud Alert vs. Credit Freeze

What we learned

**Pay on time,
every time**

**Keep
balances low**

**Check your
reports
regularly**



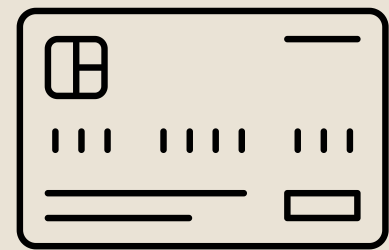


Credit 101 Action

Plan

1. What is one thing you will do this week to improve your credit health?

Additional Resources



Credit Card Payoff Calculator

How long will it take to pay off a credit card?



Article: Using Credit

Using credit can open up big possibilities, but it can also get you in trouble.

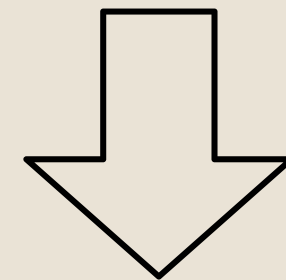
Find these resources and more in our Wellness Center:

(yoursubdomain).banzai.org/wellness/



Coach: Repairing Credit

Learn how to repair your credit score when it's gone awry.



Coach: Get Out of Debt

Receive guidance for getting out of debt based on your unique situation.



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Thank you!

Call us

123-456-7890

Email us

hello@reallygreatsite.com

Visit our website

www.reallygreatsite.com

