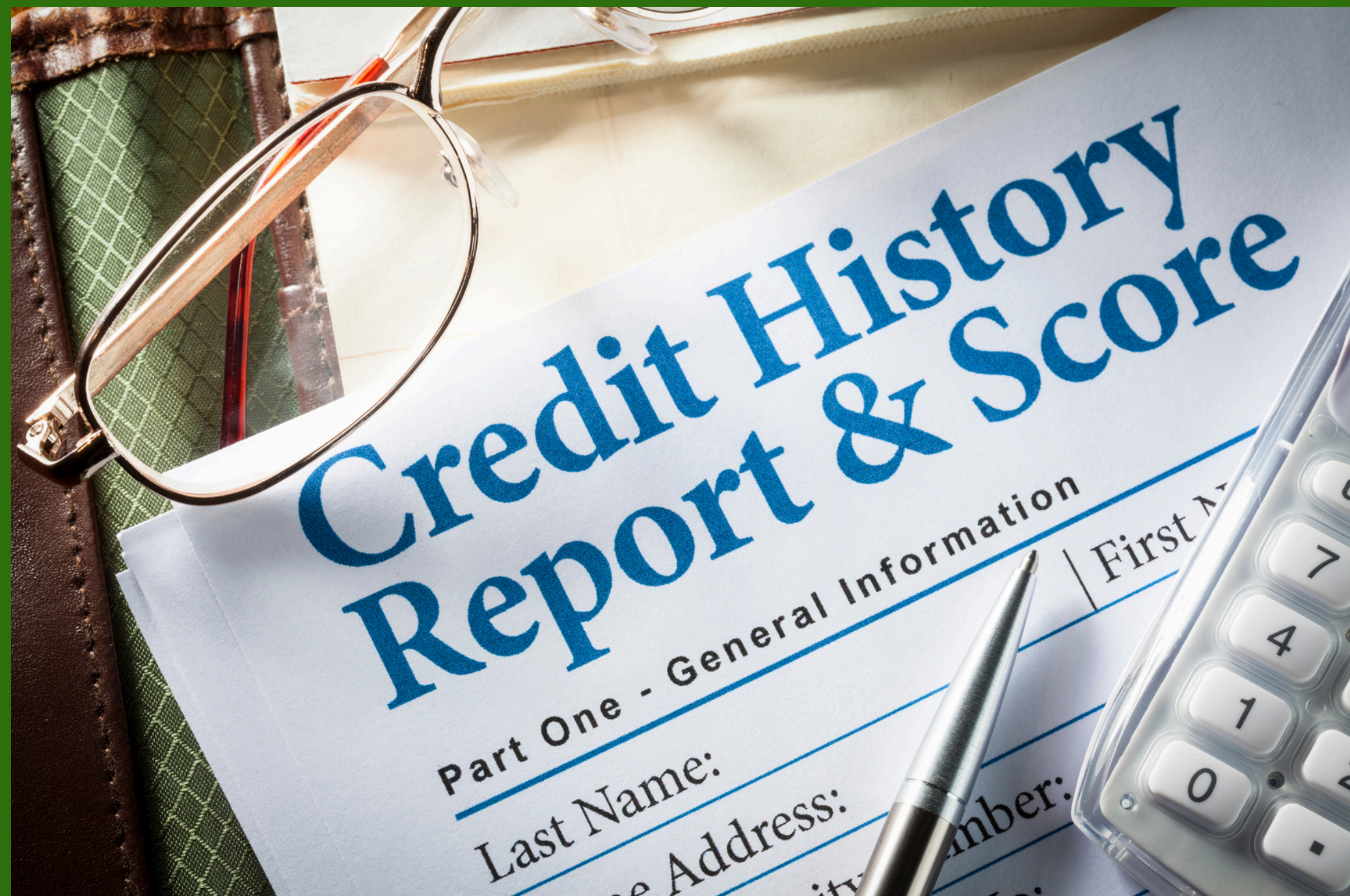




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# Credit 101:

## The Essentials of Your Financial Reputation

PRESENTED BY:





# Your Financial Reputation

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**01**

Introduction

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**02**

The Two Pillars of Credit

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**03**

Credit Score  
Breakdown

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**04**

Coach: Banzai Loan  
Calculator

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**05**

Building & Maintaining  
Good Credit

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**06**

Coach: How Do I Build  
Credit?

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**07**

Protecting Your Credit

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**08**

Conclusion & Personal  
Action Plan

# Agenda

What we'll discuss today





# The Two Pillars of Credit

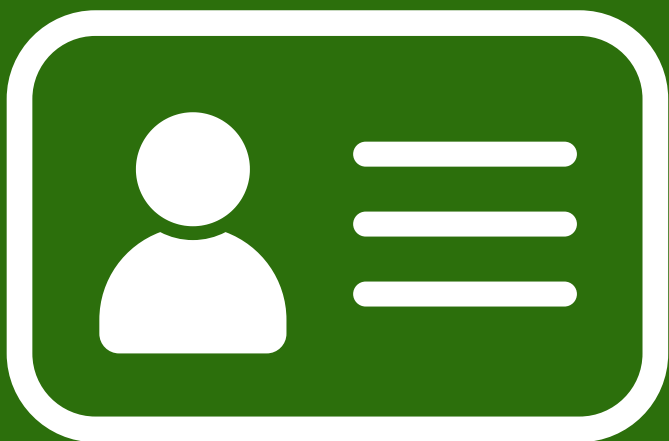
- Your Credit Report
- Your Credit Score





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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



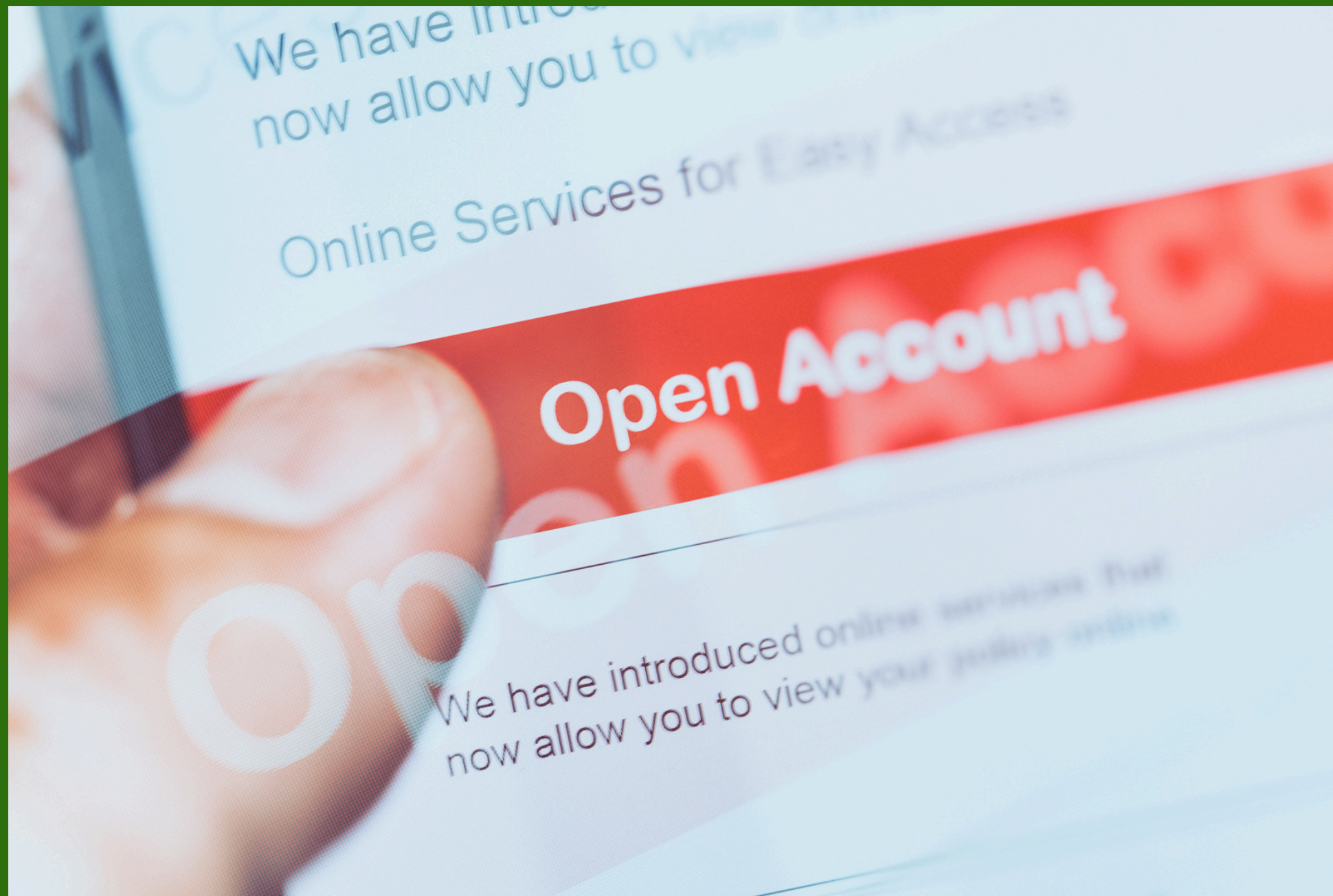
# Amounts Owed



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](https://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

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**Pay on time,  
every time**

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**Keep  
balances low**

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**Check your  
reports  
regularly**





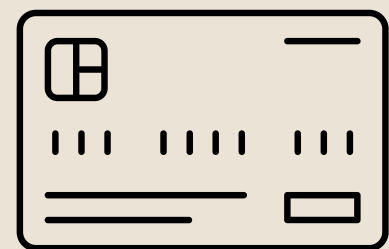


# Credit 101 Action

## 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.

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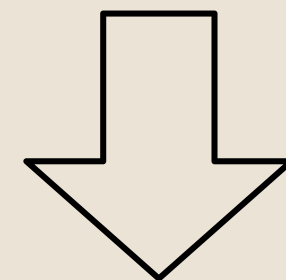
***Find these resources and more in our Wellness Center:***

(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!

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## **Call us**

123-456-7890

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## **Email us**

hello@reallygreatsite.com

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## **Visit our website**

[www.reallygreatsite.com](http://www.reallygreatsite.com)

