

Credit Reports And Scores Note Taking Guide

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A: A credit score is a number that reflects the information in your credit report. The score summarizes your credit history and helps lenders predict how likely it is that you will repay a loan and make payments when they are due. Lenders may use credit scores in deciding whether to grant you credit, what terms you are offered, or the rate you will pay on a loan.

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as a consequence it is not

Agencies that create credit reports based on the information they receive from lenders regarding a borrower's account history with that lender. Sometimes called credit bureaus. credit score. A numerical summary of your credit history that indicates your credit worthiness (likelihood of repaying a loan as agreed) foreclosures.

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and responsibilities related to credit reports. 12th grade benchmarks: a. Explain the value of credit reports to borrowers and to lenders. b. Identify the primary organizations that maintain and provide consumer credit records. c. Investigate ways that a negative credit report can affect a consumer's financial options. Financial decision-making

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