



Lesson 8—Handout 2

Personal Credit Report

Personal Consumer Credit Report

Personal Identification Information

This section contains the person’s name and address, along with the Social Security number and date of birth. It also shows the previous address and employment information.

Name	Social Security #: 123-45-6789
1234 Any Street	Date of Birth: 07/01/1992
Dallas, TX 75000	

Previous Address	Employer: ABC, Inc.
456 Other Rd.	Location: Dallas, TX
Houston, TX 77000	

This section contains publicly available information about legal matters related to credit. It includes bankruptcy history.

Public Record Information

None



Lesson 8—Handout 2

Personal Credit Report (Cont.)

This section lists information about each credit account opened in the person’s name. It identifies the lender and contains balance and payment information for the loan.

Credit Account Information

ABC Auto Finance Account Number: 123456789
 1000 Exchange Street Date Opened: 5/2017
 San Antonio, TX 78000 Loan Type: Installment–Auto

Balance	\$7,600
Credit limit/original amount	\$15,000
High balance	NA
Terms	60 months
Monthly payment	\$297
Past due	0

My Bank Account Number: 123456789
 5000 Main Street Date Opened: 8/2012
 El Paso, TX 79000 Loan Type: Revolving credit card

Balance	\$845
Credit limit/original amount	\$3,000
High balance	\$2,100
Terms	NA
Monthly payment	\$20
Past due	0



Lesson 8—Handout 2

Personal Credit Report (Cont.)

Gas Card of America Account Number: 123456789
 9999 Petroleum Street Date Opened: 2/2016
 Fort Worth, TX 76000 Loan Type: Revolving credit card

Balance	\$7,600
Credit limit/original amount	\$15,000
High balance	NA
Terms	60 months
Monthly payment	\$297
Past due	0

Account history:
 60 days as of 6/2018
 30 days as of 5/2018

Recent Credit Inquiries

01/2020 ABC Auto Finance
 10/2019 Department Store, Inc.
 8/2019 Home Loan Mortgage Company

This section lists information about anyone who has accessed this credit report.



Lesson 8—Handout 2

Personal Credit Report (Cont.)

1. What is the total credit limit on the two revolving credit card accounts?
2. What is the person's current debt?
3. Are there any accounts that are past due?