



Information, Education & Inspiration

# Financial Education Services



888-977-1222

[info@FEExperts.com](mailto:info@FEExperts.com)

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

[www.facebook.com/FEExperts](https://www.facebook.com/FEExperts)

## Points Added/Subtracted

<b>Own/Rent:</b>	Own	25
	Rent	15
	Other	10
	No Info.	17

<b>Years at Current Address:</b>	<.5 Year	12
	.5 - 2.49 Years	10
	2.5 - 6.49 Years	15
	6.5 - 10.49 Years	19
	> 10.49 Years	23
No Info	13	

<b>Occupation:</b>	Professional	50
	Semi-Professional	44
	Manager	31
	Office	28
	Blue Collar	25
	Retired	31
	Other	22
	No Info	27

<b>Years at Job:</b>	<.5 Year	2
	.5 - 1.49 Years	8
	1.5 - 2.49 Years	19
	2.5 - 5.49 Years	25
	5.5 - 12.49 Years	30
	> 12.5 Years	39
	Retired	43
No Info	20	

<b>Department Store/ Major Credit Cards:</b>	None	0
	Department Store	11
	Major Credit Card	16
	Both	27
	No Answer	10
	No Info.	12

<b>Bank Reference *</b>	Checking	5
	Savings	10
	<b>Both</b>	<b>20</b>
	Other	11
	No Info.	9

<b>Debt Ratios: **</b>	<b>&lt; 15%</b>	<b>22</b>
	15-25%	15
	26-35%	12
	36-49%	5
	> 50%	0
	No Info.	13

<b>Number of Inquiries: (2 year period)</b>	0	3
	1	11
	2	3
	3-4	-7
	<b>5-9</b>	<b>-20</b>
	No Record	0

<b>Years in File: ***</b>	< 1 Year	0
	1-2 Years	5
	3-4 Years	15
	5-7 Years	30
	<b>&gt; 8 Years</b>	<b>40</b>

<b>Number of Revolving Lines of Credit:</b>	0	5
	<b>1-2</b>	<b>12</b>
	3-5	8
	> 6	-4

<b>Percentage of Balances Available ****</b>	0-15%	15
	<b>16-30%</b>	<b>5</b>
	31-40%	-3
	41-50%	-10
	> 50%	-18

<b>Derogatory Credit:</b>  No Record = 0	<b>Any Derogatory Credit</b>	<b>-29</b>
	<b>Any Slow Payment</b>	<b>-14</b>
	One Satisfactory Line of Credit	17
	Two Satisfactory Lines of Credit	24
	Three Satisfactory Lines of Credit	29