



 **experian**™



# Tell me a question

Presented to name/names

Presented by Name of Presenter  
Day/Month/Year

<i>Hello, Goodbye</i>	<i>Every Little Thing</i>	<i>Helter, Skelter</i>	<i>Look Up the Number</i>	<i>Listen to What the Man Says</i>	<i>Ask Me Why</i>
<i>When information is or is not deleted from a CR</i>	<i>What you will and will not find in a CR</i>	<i>CR myths</i>	<i>Credit scores and other CR related numbers</i>	<i>CR laws</i>	<i>Permissible reasons to obtain a CR</i>
<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>	<u>200</u>
<u>300</u>	<u>300</u>	<u>300</u>	<u>300</u>	<u>300</u>	<u>300</u>
<u>400</u>	<u>400</u>	<u>400</u>	<u>400</u>	<u>400</u>	<u>400</u>
<u>500</u>	<u>500</u>	<u>500</u>	<u>500</u>	<u>500</u>	<u>500</u>

# Hello, Goodbye: 100

This data stays on a credit report indefinitely

What are open accounts with no negative history?



# Hello, Goodbye: 200

Hard or soft, these stay on a credit report for two years

What are credit inquiries?



# Hello, Goodbye: 300

Seven is usually a lucky number, but not in credit reporting. This point of dereliction determines when seven years begins

What is the original delinquency date?



# Hello, Goodbye: 400

Delinquent—then sold to a third party, these stay for 7 years

What are collection accounts?



# Hello, Goodbye: 500

In this case, 7 and 11 equals 10

How many years do bankruptcies stay on a credit report?

Experian policy removes Chapter 13 at 7 years from filing.





# Every little thing: 100

Gross or net, it is not included in a credit report

What is income?



# Every little thing: 200

Frequently misunderstood, this tally is not part of a credit report

What is a credit score?



# Every little thing: 300

Not a good sign, these are collected from federal, state, county and local courts and posted in your credit report

What are public records?



# Every little thing: 400

The second most important factor in credit scores, this is how much of available revolving credit is being used

What is utilization?



# Every little thing: 500

Including this previously excluded housing information, has helped millions establish credit

What is rent payment history?



# Helter, Skelter: 100

A credit report request for employment purposes requires the consumer to provide this

What is written permission?



# Helter, Skelter: 200

This decree does not alter joint obligations to creditors

What is a divorce?



# Helter, Skelter: 300

Not our fault— these folks make the decision to grant or not grant credit

Who are the creditors or lenders?





# Helter, Skelter: 400

Fair or not, when your name is on this type of account you are responsible for the bill

What is a joint account?



# Helter, Skelter: 500

This letter tells a consumer they were denied credit based on the information in their credit report

What is an adverse action notice?



# Look up the number: 100

A “good one” is determined by lenders, not the credit reporting companies

What is a good credit score?



# Look up the number: 200

A poor credit history could cause these numbers to be higher for the borrower

What are interest rates and fees?



# Look up the number: 300

Forty-five is the most we get when asked for help

How many days are allowed to process a credit dispute?



# Look up the number: 400

Approximately 40% consists of this record of yore

What is payment history?



# Look up the number: 500

A request during this period yields a free credit report from Experian

What is once every 12 months?



# Listen to what the man says: 100

Enacted in 1970, this law specifies who may access a consumer's credit report

What is the Fair Credit Reporting Act (FCRA)?





# Listen to what the man says: 200

While identity thieves might be charged with a crime, the FRCA requires victims to be charged this for a file disclosure

What is nothing?



# Listen to what the man says: 300

Consumers who find inaccuracies in a report are allowed, by law, to do this

What is file a dispute?



# Listen to what the man says: 400

This federal agency enforces the  
FCRA

What is the Consumer Financial  
Protection Bureau (CFPB)?



# Listen to what the man says: 500

Best known for requiring a free annual report, fraud protection may have been a more important element of this law

What is the Fair and Accurate Credit Transactions Act (FACT Act or FACTA)?



# Ask me why: 100

A victim of identity theft is entitled to this

What is a free credit report?



# Ask me why: 200

Under the FCRA, consumer reporting agencies must do this to inaccurate, incomplete or unverifiable information

What is remove or correct?



# Ask me why: 300

This is by far the most common reason a report is procured

What is opening a new credit account or offering credit?



# Ask me why: 400

Underwriters in this industry may use credit reports to assess risk

What is insurance?





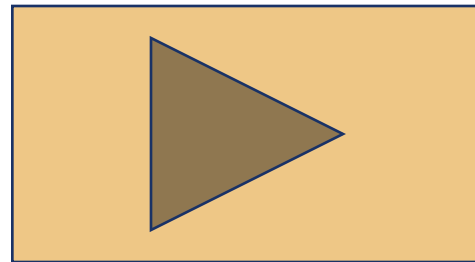
# Ask me why: 500

This official ruling by a judge gives others access to a credit report

What is a court order?



# Double It!



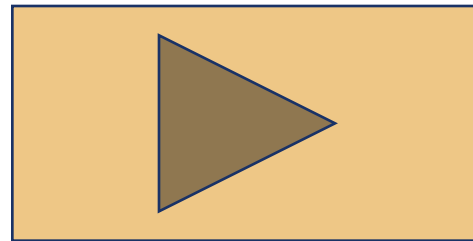
Decide how many of the points you already have you wish to wager.

If you get the question correct, you will earn double the points you wagered.

If you get the question incorrect, you will lose the points you wagered.

Good luck!

# Double It!



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