

Name \_\_\_\_\_

Period \_\_\_\_\_



## Analyze Your Credit

Answer as many questions as you can.

### Housing Information

\_\_\_\_\_ I rent. \_\_\_\_\_ I own my own home, but I'm still paying for it.  
\_\_\_\_\_ I own my own home and it is paid for. \_\_\_\_\_ I live at home with my parents.

### Employment Information

How long have you worked for your present employer?

\_\_\_\_\_ Less than a year \_\_\_\_\_ 1 to 2 years \_\_\_\_\_ 2 to 5 years \_\_\_\_\_ More than 5 years

How long have you worked in your current line of work?

\_\_\_\_\_ Less than a year \_\_\_\_\_ 1 to 2 years \_\_\_\_\_ 2 to 5 years \_\_\_\_\_ More than 5 years

### Income Information

What is your current gross (before taxes) income? \_\_\_\_\_ (Gross income of your check)  
I am paid

\_\_\_\_\_ monthly \_\_\_\_\_ weekly \_\_\_\_\_ bi-weekly (every 2 weeks)  
\_\_\_\_\_ semi-monthly (twice a month) \_\_\_\_\_ monthly \_\_\_\_\_ per year

### Payment Information

House Payment/Rent \_\_\_\_\_ Car Payment \_\_\_\_\_  
Major Credit Cards \_\_\_\_\_ Other Credit \_\_\_\_\_

### Present Credit Information

Number of Major Credit Cards \_\_\_\_\_ Your Total Balance \_\_\_\_\_ Total Limit \_\_\_\_\_

Number of Store Credit Cards \_\_\_\_\_ Your Total Balance \_\_\_\_\_ Total Limit \_\_\_\_\_

### How many finance company or bank loans do you have (other than house or car)?

Number of loans \_\_\_\_\_ with a total balance of \_\_\_\_\_

### Past Credit Information

How many times have you applied for credit in the last year? \_\_\_\_\_

Have you ever declared bankruptcy? \_\_\_\_\_

If so, when was it discharged? \_\_\_\_\_

In the last year, how many times have you been late on payments?

30 to 60 days late \_\_\_\_\_ 60 to 90 days late \_\_\_\_\_ over 90 days \_\_\_\_\_

How many times have you been late in the last 1 to 2 years?

30 to 60 days late \_\_\_\_\_ 60 to 90 days late \_\_\_\_\_ over 90 days \_\_\_\_\_

How many times have you been late in the last 3 to 5 years?

30 to 60 days late \_\_\_\_\_ 60 to 90 days late \_\_\_\_\_ over 90 days \_\_\_\_\_

**Now get online and go to <http://www.freecreditalyzer.com/> and obtain your credit score and debt ratio.**

My credit score is \_\_\_\_\_ My debt ratio is \_\_\_\_\_%

How can you improve your credit score?

What are the characteristics of "good" credit?

What are the characteristics of "bad" credit?