

Examining Your Credit Report

CHAPTER 4, LESSON 3

NAME

Riyan Porter

DATE

11-18-24

DIRECTIONS

Read John's story and review the sample credit report. Then read the article *How to Read Your Credit Report*. Use the information in your textbook (Chapter 4, Lesson 3), on the sample credit report, and from the article to answer the questions.

John's Story

John Doe moved to Los Angeles, California, three years ago after graduating from college. He was offered an incredible job that he couldn't pass up. He loves his job and is currently saving as much money as he can to get enough for a down payment to buy a house. But he thinks that's going to take at least another year. He does all of his banking at Skyline Financial in Los Angeles—checking, savings, and a money market account. He has one credit card that he owes less than \$900 on, and he just signed up for a new credit card from Rillards because he needed a new suit for work.

When he moved to Los Angeles, he bought a new car with a loan from M&X Finance. His largest debt is his student loan that eats up about \$350 every month. He makes minimum payments on his credit card and student loan debt. Recently, John was considering trying to save gas by buying a motorcycle to get around the city, and the motorcycle shop ran his credit through their finance company—W8&T Dealer Finance. He also recently checked with another insurance company—Allstop Insurance—to see if he could get a better deal on his auto insurance.

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