

## ANALYZING A CREDIT REPORT AND SCORE SIMULATION

### OPTIONAL STUDENT RESOURCE

The following screenshots should guide students through Mint:

1. Students log in but will not have to provide any personal information.
2. **Mint's** dashboard and landing page immediately show financial information. Running across the top of the screen are the major sections. Credit Score is the 3<sup>rd</sup> tab.
3. The Credit Score page of **Mint** starts with a summary of the overall credit score.
4. Scrolling down, we see the six factors that impact the credit score.
5. Clicking on any one of the six categories, we learn more detail about the how that category impacts a person's credit score. For payment history, we see a record for each credit account and a calendar that shows on-time vs. delinquent payments.
6. For credit usage, graphics show the percent of credit used and then are broken down by each account.
7. For average age, the length of time and limit of each account is given.
8. For total accounts, each account is detailed.
9. For credit inquiries, all inquiries are dated and described.

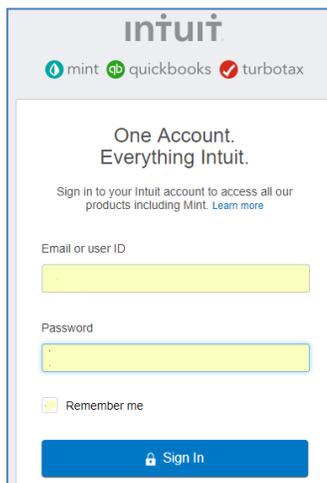


Figure 1 – Mint login screen

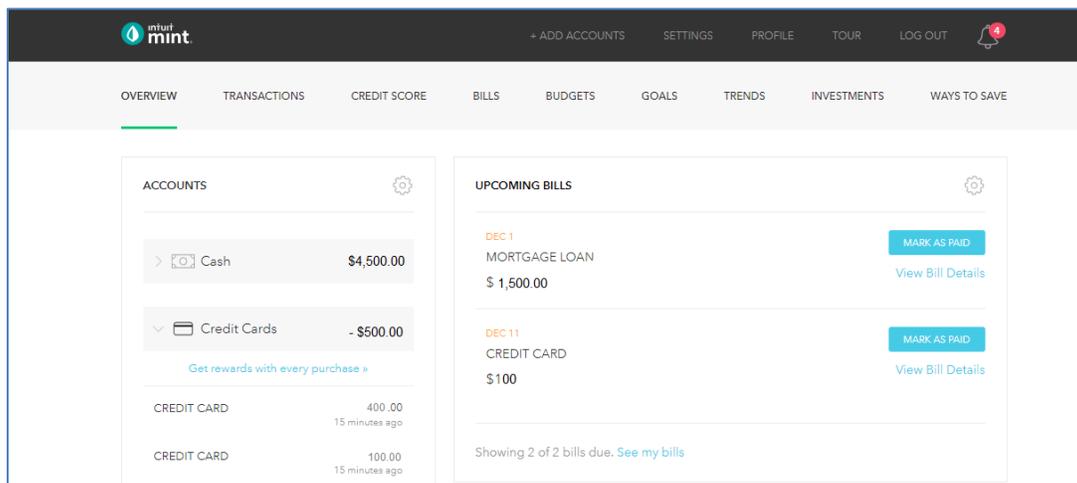


Figure 2 - Mint dashboard

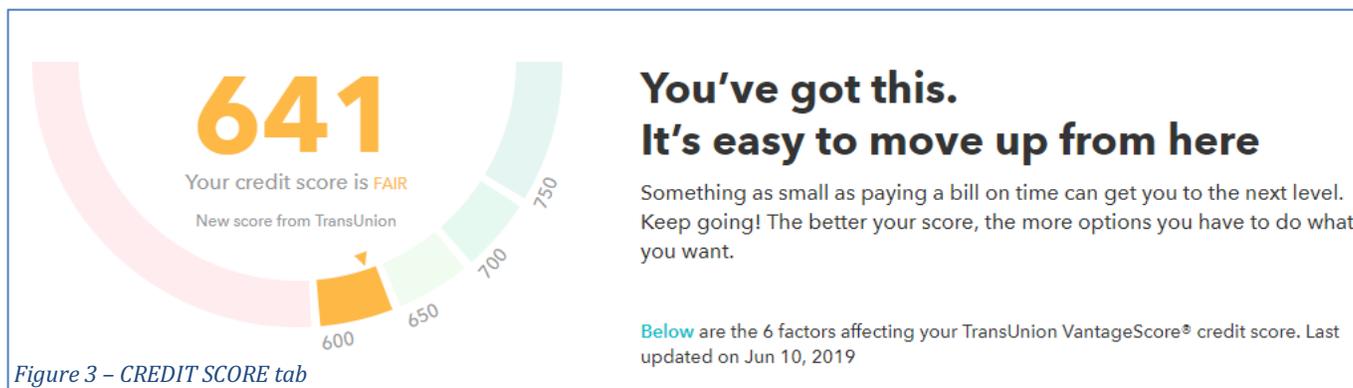


Figure 3 – CREDIT SCORE tab

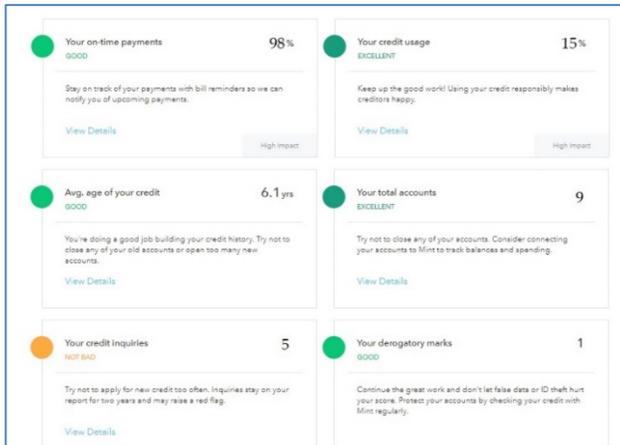


Figure 4 – CREDIT SCORE tab and the six factors

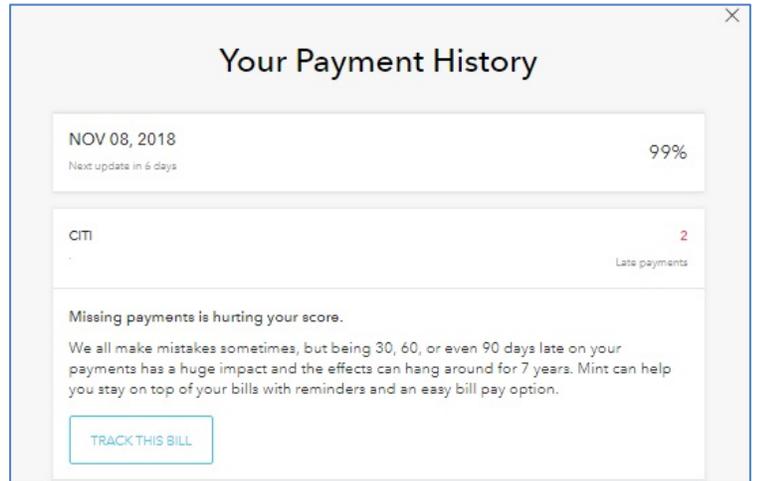


Figure 5a - Zoom in on Factor 1: Payment History I



Figure 5b - Factor 1: Payment History II

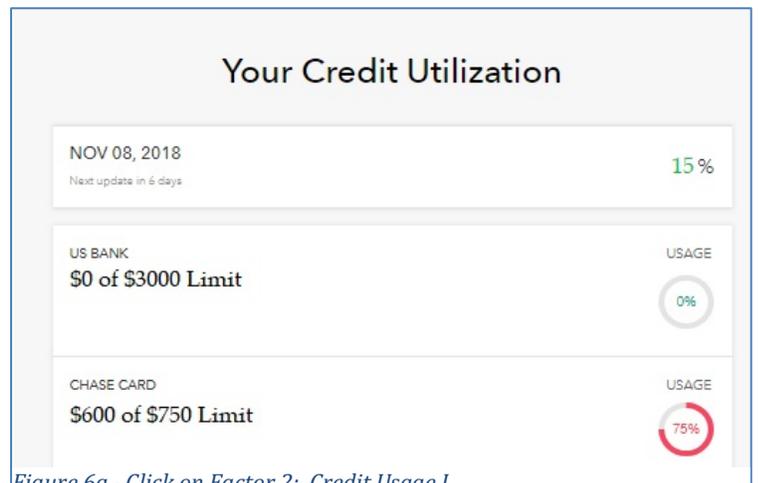


Figure 6a - Click on Factor 2: Credit Usage I

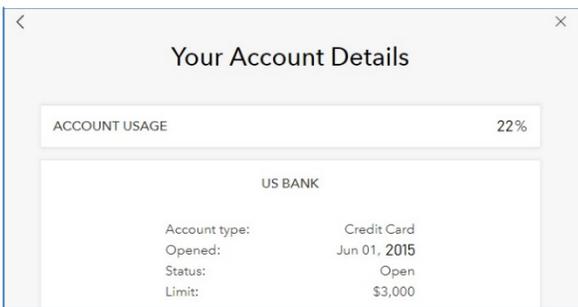


Figure 6b - Click on Factor 2: Credit Usage II

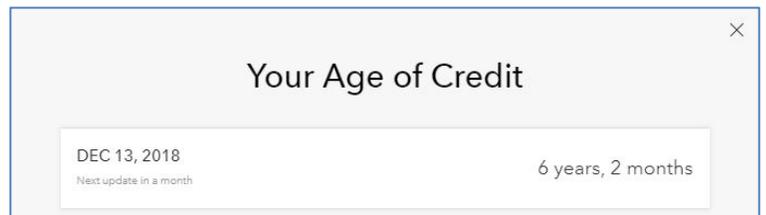


Figure 7 - Click on Factor 3, Average age of credit

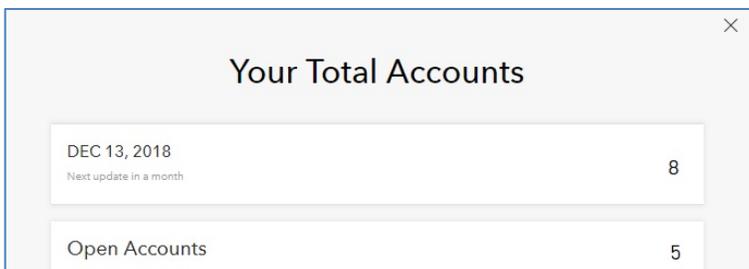


Figure 8 - Click on Factor 4, Total accounts

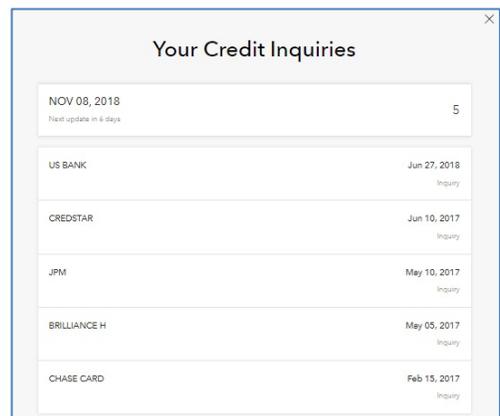


Figure 9 - Click on Factor 5: Credit inquiries