



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 3rd 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.

intuit	0 mint.		+ ADD ACCOUNTS SETTINGS PROFILE TOUR LOG OUT
🕐 mint 🚯 quickbooks 🄗 turbotax	OVERVIEW TRANSACTIONS	CREDIT SCORE	BILLS BUDGETS GOALS TRENDS INVESTMENTS WAYS TO SAVE
One Account. Everything Intuit.	ACCOUNTS	ŵ	
Fmail or user ID			DEC 1 MARK AS PAID
	> 💽 Cash	\$4,500.00	MORTGAGE LOAN \$ 1,500.00
Password	Credit Cards	- \$500.00	DEC 11 MARK AS PAID
	Get rewards with every p	ourchase »	\$100 View Bill Details
Remember me	CREDIT CARD	400 .00 15 minutes ago	
🔒 Sign In	CREDIT CARD	100.00 15 minutes ago	Showing 2 of 2 bills due. See my bills

Figure 1 – Mint login screen

Figure 2 - Mint dashboard





Figure 4 – CREDIT SCORE tab and the six factors

Remarks		
	PAYMENT HISTORY	
	'15 '16 '17 '18	
	JAN 🔽 🗹	
	FEB 🗹 🗹	
	MAR S	
	JUL 🗹 🗹 🔽	
	AUG 🗹 🗹 🔽	
	SEP 🔽 🗹 🗹	
	ОСТ 🗹 🗹 🗹	
	NOV V V	
	DEC 🗹 🗹	

Figure 5b - Factor 1: Payment History II

Your Acco	unt Details	
ACCOUNT USAGE		22%
US B	ANK	
Account type:	Credit Card	
Opened:	Jun 01, 2015	
Status:	Open	
Limit:	\$3,000	







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

Your Credit Utilization		
NOV 08, 2018 Next update in 6 days	15%	
us bank \$0 of \$3000 Limit	USAGE	
CHASE CARD \$600 of \$750 Limit	USAGE	

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

	ur Age of Credit	
DEC 13, 2018 Next update in a month	6 years, 2 m	nonths

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

Your Credi	t Inquiries
NOV 08, 2018 Next update in 6 days	Ę
US BANK	Jun 27, 201
CREDSTAR	Inquir Jun 10, 201
JPM	Inquir May 10, 201
	Inquir
BRILLIANCE H	May 05, 201: Inquir
CHASE CARD	Feb 15, 2013

Figure 9 - Click on Factor 5: Credit inquiries