

Kalek Credit eo am

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Kwojela ke ta ilo credit ripoot eo am? Elane kwoj plan in wiaiki juon Em, kabukot juon jerbal ak kanne nan credit card, kwoj aikuij in jela kin ta ilo credit ripoot eo am. Ro remaron lewaj, ri-jerbal an jortoklik ko, jikin jerbal ko im bejneej ko jet kejerbal credit ripoot nan etale pepa in kanne eo am nan credit card ko, policy in jortoklik ko am, jikin jerbal imoko kwar wiaiki ak rent. Jilu jikin ko rellab an U.S. credit bureaus – Equifax, Experian im TransUnion – kobaik aoleb melele ko im lelok nan ro remaron lewaj jiban im bejneej ko jet. Ta enaj walok elane credit ripoot ak credit score ejab eman? Pepa in kemelele in kin wawin ko nan jiban kokmanmanlok credit ko am.

Etale Credit Ripoot ko am

Etale credit ripoot ko am kajojo ien. Lukun etale elane eor bod ak kokale kin koman jorren. Kajojo armij eor air jimwe nan air anemkwoj jen credit ripoot ilo kajojo ien jen jikin credit bureau kein jilu. Koman kottan ripoot kein il aoleben yio eo koman kwon etale melele kin credit eo am kajojo ien. Nan melele ko ejelok wonen kin credit ripoot ko am, etal nan website www.annualcreditreport.com.

Eor jet websites that kwoj kolla wonen juon kape in ripoot eo am lale bwe kwon kadelon web atreej einwot an walok.

Kajimwe bod ko

Elane kwonaj elolo bod, kurlok company ko rej koman ripoot im koman credit. Kwoj aikuij karon ir ilo jeje im kobaik kape ko kin ripoot in wiakake kein ak bar pepa ko jet rej bed ibam. Kwalok kin wawin jerbal eo im ebod. Jilikinlok leta eo am nan ro rej koman credit ilo aatreej eo emoj lewaj nan “ikijen kajitok ko kin bill,” ejab einwot atreej eo kwoj ijilok nan kolla.

Credit bureaus ej aikuij etale, ekka an jonan in iumwin 30 ran ko. Elane renaj kamol kin bod eo, aoleb credit bureau ko jilu rej aikuij kajimwe melele ko ilo credit ripoot ko am.

Tibdrik in melele ko kin abnono in credit ripoot bod ko ej iwoj jen Federal Trade Commission ilo <https://consumer.ftc.gov>.

Lonjak jen Jerbal Nana

Kolla ko kwar jab kemelimi ak akkaun ko ilo etam im kwar jab kobelloke ej juon jerbal eo ejab eman. Elane ejab jimwe kejerbal wawin melele ko kin kwe,kojeleik



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credit bureau ilo ien eo emokajata. Credit ripoot ko jen company korremaron likit “kein kakol” ilo file eo am. Kein kakol kein ej kojelaik ro rej lewaj credit im ro jet bwe kwoj juon armijejorren jen jab jimwe in kejerbal etam. Nan likit juon kakol, kurlok juon creditripoot company. Renaj karon ro ruo. Kakol in enaj bed ilo file eo am iumwin 90 ran ko.

Kurlok company ko kin akkaun riab kein ak kolla kein rejab mol. Kajitok bwe kwon konono iben juon ilo security ak Ra eo ej lale jerbal nana. Bar kajitoklok ilo jeje, im lelok pepa ko nan kamol ikijen jorren eo. Kili akkaun eo im kajitok iben company bwe ren jeje lok kamol nan kwe bwe akkaun eo emoj an kilok kin an lab an lon nana ewalok im bwe kolla ko reriab rej bed im koman. Kurlok Federal Trade Commission ilo www.ftc.gov/idtheft or call the FTC’s Identity Theft Hotline at 1-877-ID-THEFT (438-4338) nan kadelon juon ripoot kin jorren kin kakure etam. Kadelon juon am file iben police ro. Koamron bareinwot kurlok state attorney general’s office.

Ekar nan Fair Credit Reporting Act, Credit bureau im bejneej ko(credit card, bank, men ko jet.) im rej kwalok melele ko rej er eo air eddo nan kajimwe melele ilo ripoot eo am. Jilikinlok juon ripoot in jorren eo am ikijen et eo etam im leta eo ej kwalok kain melele rot ebod nan ro ilo credit bureau im kab jikin bejneej ko. Kakien eo ej bareinwot debij iok jen jorren kein credit card ko rar jab kemelimi nan koman kolla ko \$50 ilo card.

Etale Credit Score eo am

Etale credit score eo am. Elon company in Mortgage im ro jet rej lewaj credit rej kejerbal credit score koman jen Fair Isaac Corporation rej naetan FICO. FICO scores ej jino jen 300 nan 850. Elon armij ekka air score ilo 600s and 700s. Elane elon am FICO score ilonin 700, komaron tobrak nan elablok credit im diklok interest rate ko am. A score ilalin 600 emaron melelein elab interest rate ko ak komaron jab tobrak. Botab ilo kajojo credit

ripoot ej ejelok wonen, credit score eo am ejab. Komaron wiaki credit score eo am ilo www.annualcreditreport.com ak ilo am kurlok credit ripoot companykein:

FICO score ej bedbed ion wawin kolla ko am, jonan eo ej aikuij etal,aitokan wawin kobellok an credit eo am, credit keel im taib in credit. Emanlok ilo ijokein enaj kokmanmanlok credit eo am im kaablok credit score eo am:

- **Ien kolla ko** – Kolla bill ko ilo ien eo ejejet. Jab jolok kolla ko. Eenin ej juon ian men ko raurok bwe kwon bedwot im eman credit ripoot eo am. Enanin 35 percent in point ko ej jen FICO score eo am im ej bedbed wot ion am koman kolla ko am.
- **Jonan eo kwoj lelok** – Muri ko elab air lab emaron kadiklok credit score eo am. Jab kalablok jonan credit card eo am. Kadiklok belan eo im koman bwe ren bed wot im dik. Jonan eo kwoj aikuij lelok ej 30 per-cent in credit score eo am.
- **Aitokaan jetnaakin Credit eo am** – Ro rej lewaj rej lale aitokaan klejbarok wawin credit ko reman. Elane kwar kejerbal credit ilo juon ien eo ekadu, emaron kadiklok credit score eo am. Aitokaan am koman credit akkaun ej einwot 15 percent in score eo am. Likiti ilo lomnak ilo ien am kili akkaun ko. Kili akkaun ko rekeel im kejbarok wot akkaun ko eto am kejerbale.
- **Credit ko Rekeel** – Pepa in kanne ko ekka nan credit emaron kadiklok credit score eo am. Kelet wot jet akkaun im koman bwe en jejet kollla ko. Elane elon akkaun ak wawin am kajitoklok emaron kadiklok score eo am. Credit ko rekeel rej komane jonan in 10 percent in score eo am.
- **Taib in Credit** – Ilo an elon kain taib in credit – credit cards, installment loans, personal line in credit – emaron kalablok credit score eo am. Elon kain credit ej jelet score eo am kin jonan in 10 percent.

Eor jilu kain jekjekin VantageScore – Versions 1, 2 im 3. Version 1 VantageScores range between 501 and 990. VantageScores rej bed ilo jonan in A lok nan F. A-level scores (901-990) rej jet ko reman tata. VantageScores in 600 ej bed iumwin“F” lajraak oe. Versions eo ekeel an VantageScore ej kejerbal 300-850 jonok eo bween diklok an kabokbok nan armij ro. Nan ukote VantageScore credit score, elab an jiban ilo liki na ilo context

Equifax: www.equifax.com

Experian: www.experian.com

TransUnion: www.transunion.com

in jonok eo kin jonan score eo. Jonok in enaj aotak bedbed ion version ta eo nan credit scoring model kejerbal nan komane score eo am. Elane rar komane jen version ko moktalok VantageScore model, enaj jonok jen 501-990. Elane rar komane jen air kejerbal VantageScore 3.0 model, enaj jino jen 300-850 – ej juon nomba in score im ekka air kejerbale jen credit scoring model ko jet.

Jekdron ewi wawin ebed ia score in ripoot eo am, score ko rellab rej kwalok rej kwalok nan ro rej lewaj credit bwe ejab kauatata am koman credit, ak ilo an dik emaron kwoj juon eo elab an kauatata an jerbal.

Jikik in mottan jen VantageScore:

- **32%** – Wawin am kolla. Wawin am komane kolla ko am.
- **23%** – Jonan eo kejerbale. Jonan muri eo nan jonan credit eo am.
- **15%** – Belan ko. Men ko kein rekeel im jonan likjab ko.
- **13%** – Jonan credit eo. Jonan aitokan cedit eo im taib in credit.
- **10%** – Recent credit. This represents new accounts and inquiries.
- **7%** – Credit ko nan kejerbale. Jonan eo komaron kejerbale ilo credit eo am.

Jela kin Kemelel ko rej Likjab

Ewi toan an naj likjab ko bed ilo credit ripoot eo am? Credit bureau ko remaron debij wot likjab in melele ko in ilo ripoot eo am iumwin 7 yio ko. Bankruptcy Melel ko emaron bed iumwin 10 yio. Kememej bwe ejelok emaron kommakit melele ko rejimwe kin likjab jen credit ripoot eo.

Kaminene ilo Wawin am Kejerbal Money

Wawin ko nan kilen kejerbal money emaron jiban bwe kwon koman im kejerbarok credit ko reman. Je aoleben income im ekej benjej. Komane juon am plan in an duojlok jeen im kejerbaroke wot. Elablok ilo am kejerbarok credit card muri ko bwe en diklok jen 20 percent jen income eo kwoj bok nan mweo. County Extension office ijo kwoj bed ie emaron lewaj melel ko kin wawin am bajot im plan ie jeraman ko am.

Emaron mokaj an diklok muri ko am ilo am koman kolla ko rellab illoan akkaun eo am im elab

interest ko ie. Komaron koman am make plan in kolla kejerbal Extension's PowerPay program. PowerPay ej kwalok online kein bwinbwin ko nan jiban iok lame wawin eo eman tata nan am kejerbarok money. Etal <https://powerpay.org>.

Kurlok ro rej lewaj credit elane ej aban am koman kolla ko. Remaron jerbal ibam nan am maron kobelloke muri eo ilo wawin ko reman nan kolla.

Kejerbarok iok jen Credit Ripoot riab ko

Jet company remaron komane jet wawin ko remokaj kin jorren eo an jen credit. Ekkoljake company ko im ej kajitok kin money kollaiki mokaj. Prokraam ko remelele kake wawin in renaj lukun bok ien im etale wawin am komakitkit jeen, jiban iok koman bajet im katakin iok kilen kejerbarok money. Etale pepa in kamol ak jerbal an company eo mokta jen am lelok melele ko kin kwe make ak credit card akkaun nomba ko. Company ko elab air melele kin wawin komane men kein eor air ri-konono im eor air pepa ko im emoj air ekatak kin credit ko an armij, money im wawin kejerbarok jen muri, im koman bajet.

Debt Consolidation (Kadikdiklo Muri)

Jet armij remaron kadiklok total in credit kolla ko air ilo air kobaik aoleb muri. Karuo wonen mweo ak lain eo nan imoko imwier in credit emaron koman nan kadikdiklok muri ko. Mweo emaron koman einwot kein katorak nan loan eo im komaron luuji elane kolla ko rej rumij ak jab jejet air etal.

Bankruptcy

Bankruptcy rej aikuij likit einwot kelet eo elik tata. Bankruptcy eo am ekka an bed ilo Chapter 7 ak Chapter 13:

- **Chapter 7** – Juon Ri-kejerbarok emoj jitone nan bok mewn ko mweiom. Jabrewot men eo eor aurokin renaj wiakake ak ukote nan money nan kolla lok eo ear lewaj credit. Kwoj maron in kakone jet ian men ko mweiom im emaron in ijo jikuum bedbed ion kakien ko rej koman.
- **Chapter 13** – Komaron kejerbarok men ko mweium, botab kwoj aikuij koman worlok ak bok jet kain jerbal ko nan koman income im kwoj aikuij erre nan nan kolla jidikin income eo am nan eo ej lewaj credit. Jikin ekajet eo ej aikuij kemelimi plan in kolla eo am im bajet eo am. Juon eo emoj jitone nan kejerbarok im enaj aini kolla ko jen kwe, kolla nan ro rej lewaj

credit im lale bwe kwon kejbarok wot kalimur ko nan plan in kolla eo am.

Armij ro rej file bankruptcy rej aikuij wot bwe ren kolla child support, alimony, kolla nankien, owoj ko im jet loan nan ri-jikuul ro. Kwonajaikuij bwe kwon bed ilo katakin ko ikijen credit im wawin kejbarok kejeraman ko. Bankruptcy enaj bed wot ilo credit ripoot ko iumwin 10 yio ko im koman bwe en bin am bok credit.

Book im Pepa in Jiban ko (References)

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