



Muaj dab tsi txawv ntawm daim (credit report) thiab qhov (credit score)?

Cov xov txog ntawm tib neeg daim (**credit report**) mas siv mus laij nws peb-tug zauv ntawm qhov (**credit score**). Daim (credit reports) uas yog saib dawb xwb kuj muab tau los ntawm AnnualCreditReport.com tsis muaj qhov (credit score) nyob nrog— koj yuav tsum tau them nyiaj mas koj thiab li saib tau koj qhov (credit score). Yeeb vim hais tias qhov (credit score) mas nyob ntawm seb

muaj xov tseem ceeb dab tsi nyob rau hauv koj daim (credit report), feem ntau mas yeej tsis tas yuav them mus saib qhov (credit score) li. Tab sis, yeej tseem ceeb los mus soj ntsuam koj daim (credit report) tas li mus soj kom txhua yam yeej muaj tseeb li ntawv.

Daim (Credit report) yog dab tsi?

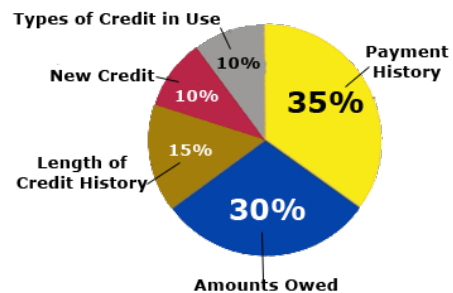
- Koj daim (**credit report**) yog cov keej kwm ntxaws ntxaws txog koj qhov (credit). Daim (credit report) mas muaj plaub hom xov tseem ceeb:
 - Cov xov ntawm tus kheej xws li koj lub npe, chaw nyob, thiab tus (Social Security Number)
 - Keej kwm txog cov (account) txhua tus (accounts) xya lub xyoo tag los. Nrog rau keej kwm kev them nuj nqi, muaj (credit) ntau lis cas, tshua nyiaj li cas txhua lub hli, thiab puas them nqi lig rau cov (account).
 - Cov ntaub ntawv ceev tseg uas pej xeem pom tau txog nyiaj txiag nrog rau kev lwv nuj nqis (bankruptcies), raug ywv vim tiv se, tsev hais plaub txiav txim, thiab kev ywv vaj tse ntev txog li ntawm 10 xyoo tom qab hnuv mus ua ntaub ntawv tseg.
 - Cov lus nug, uas nrog rau cov ntawv ceev tseg ntawm txhua leej txhua tus uas tau los saib koj daim (credit report) li ntawm ob xyoos tag los.
- Koj kuj thov tau ib daim (credit report) txhua lub xyoo ntawm AnnualCreditReport.com los ntawm ib qhov uas muaj peb qhov chaw tswj cov (credit): Equifax, Experian, thiab TransUnion.

Qhov (credit score) yog dab tsi?

- Koj qhov (**credit score**) yog peb-tus lej uas siv los khwv yees seb koj yuav muaj tsab peev xwm them koj cov nuj nqi npaum li cas.
- Cov tuam txhab siv cov xov tseem ceeb no nuog hauv koj daim (credit report) los laij koj qhov (credit score).
- Koj qhov (credit score) hloov nyob ntawm koj txoj kev siv nyiaj txiag, xws li mus tsub nqi thiab them nqi.
- Txhua tus neeg muaj ob peb qhov (credit scores). Ntau lub tuam txhab txawv kuj laij qhov (credit scores) txawv, thiab lawv kuj laij cov qhab nia txawv zog thiab. Nyob rau hauv Teb Chaws Meskas (United States), siv lub tuam txhab los qhia qhov (credit score) heev tshaj mas yog FICO, tab sis kuj muaj ob peb hom qab nhia los ntawm FICO.
- Feem ntau mas koj yuav tau them nyiaj mas koj thiaj li poom koj qhov (credit score). Koj qhov qhab nia yuav tsis muaj pub dawb ntawm AnnualCreditReport.com.
- Yeej muaj ob peb qho “saib qhab nia dawb” thiab vas sab, tab sis nco ntsoov, qhov qhab nia koj pom ntawv kuj yuav tsis yog qhov qhab nia uas cov tuam txhab txais nyiaj yuav siv.

Pab kho koj qhov (credit score) kom siab zog

- Koj qhov (credit score) mas siv tsib yam coj los luj (source: myFICO.com):
 - Keeb kwm them nqi (35%)
 - Cov nuj nqis tam sim no (30%)
 - Seb twb qiv nyiaj tau ntev npaum li cas (15%)
 - Cov nqi tsim tshiab (10%)
 - Hom nqi dab tsi (10%)



Raws li cov txheej txheem no, koj kuj kho tau koj qhov qhab nia yam them koj cov nqi kom ncav sij hawm, siv koj cov (credit) uas seem kom tsawg zog, ceev cov (credit cards) qub kom qhib ntev, txhob ua tib zaug qhib ntau tus (credit accounts), thiab siv lwm cov (credit) kom txuag mentsis. Koj qhov (credit score) mas nyob ntawm koj tus cwj pwm 7-10 xyoo dhau los, ces cov yam ntxwv tsis zoo yuav txawj pawv zuj zus raws lub sij hawm.

- Hom nqi dab tsi
- Cov nqi tsim tshiab
- Seb twb qiv nyiaj tau ntev npaum li cas
- Tiv nqi ntau npaum li cas
- Keeb kwm them nqi