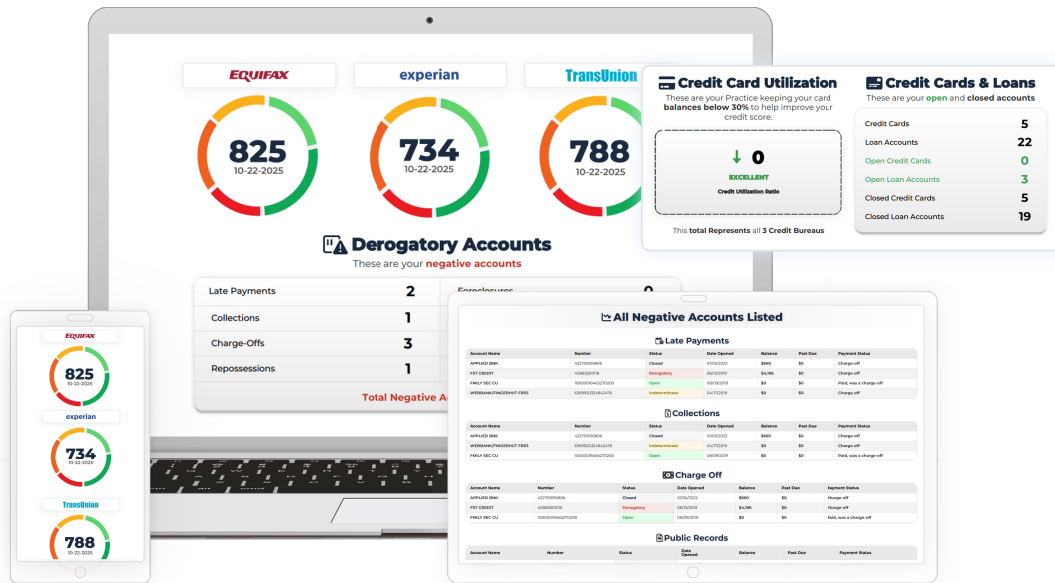


# Credit Analysis Report For SAMPLE REPORT

This report provides an **overview** of which accounts are impacting your credit score



Prepared by

**NEXT LEVEL CREDIT PLUS**

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# The Credit Score

## What is a Credit Score?

The credit score helps the lenders **assess your chances** of paying back the loan based on the **information in your credit report**.

### Credit Scores Determine:

- ✓ Credit limit
- ✓ Approval decision
- ✓ Interest rates

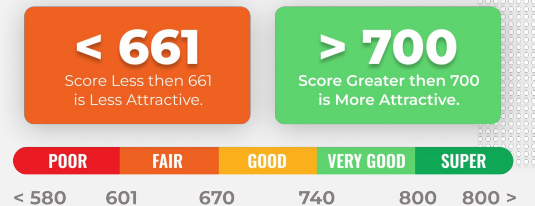


## What is a Good Credit Score?

Most credit scores range from **300-850**. The higher your score is, the more likely you will get **approved for credit**.

### Vantage Credit Score Ranges:

- ✓ 300 – 600: is considered poor
- ✓ 601 – 660: is considered fair
- ✓ 661 – 780: Good to Excellent

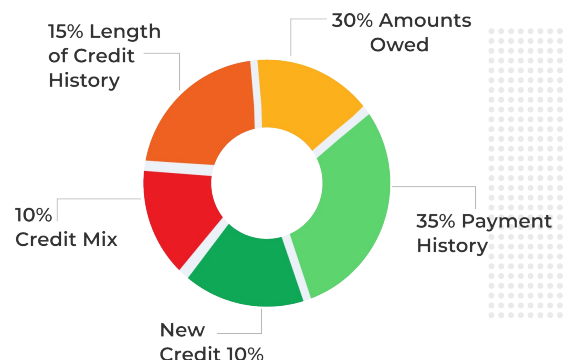


## How is my score calculated?

While there are different **credit score models** out there, there are a number of factors that **affect your credit score**. Here are the elements:

### Credit Score Factors:

- ✓ Payment history
- ✓ Amount you owe
- ✓ Length of credit
- ✓ Mixture of credit
- ✓ New credit



# Save Money with a Better Credit Score

## Buying a New Car with a Low Credit Score

If your credit score is **below 600**, you could see car loan rates around **13%–16%**. But once your credit score moves **above 660**, those rates usually fall to about **6.5%–10%**. That gap makes a big difference in your monthly payment.

### Higher Credit Score Benefits:

- ✓ Lower down payment
- ✓ Lower interest
- ✓ Lower monthly payment



## Buying a New House with a Low Credit Score

If your credit score is **below 660**, home loan rates are usually higher and approval may be harder. If your credit score is **above 660**, rates often fall around **7.2%–7.6%**. For scores **700 and above**, rates can move closer to **7.0%–7.3%**, which lowers the monthly payment and supports a stronger approval outcome.

### Higher Credit Score Benefits:

- ✓ Lower monthly payment
- ✓ Pay less for the duration of the loan
- ✓ Better approval rate



## Applying for a Credit Card with a Low Credit Score

A credit score of **700** and above can get you access to stronger credit cards with better rewards, higher limits, and more purchasing power. However, scores below **650** may face fewer options, tighter limits, or even denials.

### Higher Credit Score Benefits:

- ✓ Better approval chances
- ✓ Higher available credit
- ✓ No annual fees

