

## 4.3 FED LOAN SERVICING

### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0003	Reported Balance	\$973
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	76%
Available Credit			

### Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018							\$1,106					
2019			\$1,096	\$1,084	\$1,072	\$1,061	\$1,058					
2020		\$1,047		\$1,032	\$1,003		\$973	\$973				

#### Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
2019												
2020												

#### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018							\$14					
2019			\$14	\$14	\$14	\$14	\$14					
2020		\$14										

#### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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