### 4.5 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	xxxxxxxxxxx 0002	Reported Balance	\$1,342
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	74%
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							\$1,526					
2019			\$1,512	\$1,496	\$1,480	\$1,464	\$1,459					
2020		\$1,445		\$1,425	\$1,383	\$1,363	\$1,342	\$1,342				

### **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							\$19					
2019			\$19	\$19	\$19	\$19	\$19					
2020		\$20										

## **Actual Payment**

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