

## 4.2 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	xxxxxxxxxxxxx 0001	Reported Balance	\$1,265
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							\$1,438					
2019			\$1,425	\$1,409	\$1,395	\$1,380	\$1,375					
2020		\$1,362		\$1,343	\$1,304		\$1,265	\$1,265				

#### 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							\$18					
2019			\$18	\$18	\$18	\$18	\$18					
2020		\$19										

#### Actual Payment

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