

## 4.4 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 0004	Reported Balance	\$1,310
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	75%
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							\$1,481					
2019			\$1,469	\$1,453	\$1,438	\$1,423	\$1,424					
2020		\$1,411		\$1,391	\$1,350		\$1,310	\$1,310				

#### 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
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