

## 4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

### 4.1 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 0005	Reported Balance	\$1,621
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	77%
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							\$1,833					
2019			\$1,818	\$1,798	\$1,780	\$1,761	\$1,762					
2020		\$1,746		\$1,721	\$1,671		\$1,621	\$1,621				

##### 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							\$24					
2019			\$24	\$24	\$24	\$24	\$24					
2020		\$25										