

DollarsWithDad

The Complete Budget & Retirement Planning Ebook

Ten topics. Two planners. One reference for your money decisions.

Learn. Plan. Take action.

A collected edition of DollarsWithDad guides, planning worksheets and retirement examples. Read each topic to understand the concepts, then use the companion calculators to explore your own inputs.

Includes 401(k), Roth IRA, 529 plans, student loans, mortgages, auto loans, budgeting, credit cards, understanding credit reports and scores, and life skills.

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Educational information only. No personalized financial, investment, tax or legal advice. Investment returns and retirement projections are not guaranteed.



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Understanding credit reports and scores

A credit report and a credit score answer different questions. The report contains records about credit accounts. A score is a mathematical estimate based on selected report information. Understanding the difference helps explain the numbers shown by a lender, bank or consumer app.

The report is the record

Credit reporting companies collect account information supplied by lenders and other reporting businesses. Equifax, Experian and TransUnion are the three nationwide credit reporting companies. Information can differ across their files because reporting sources and update dates differ.

The score is a calculation

A scoring model uses report data to estimate credit risk. The result is a number associated with a particular model, report source and calculation date. A report does not necessarily include a score, and a score display does not necessarily include the underlying report.

Credit and the wider household picture

A credit score is not a household budget, a measure of personal worth or a complete description of someone's finances. Savings, living costs and affordability are separate considerations. Lenders may consider information outside a score when evaluating an application.

Educational scope

This chapter explains terminology, report sections and scoring concepts. Its hypothetical examples illustrate definitions and provide context for understanding credit information.

Reviewed October 6, 2026. Educational information only. Models and lending requirements vary. No credit score, loan approval, interest rate or future outcome is promised.

Source

CFPB: report versus score