

BULLOGIC WEALTH MANAGEMENT
FINANCIAL PLAN SUMMARY

PREPARED FOR:

Barney and Betty Rubble

FEBRUARY FINANCIAL SUMMARY

CONTENTS:

Credit Report Summary



BULLOGIC
Wealth Management

Credit Scorecard

Your Credit Score

702

Peer Benchmark

759

**Credit Score
Explanation**

Credit Score is calculated by using five main factors. Each credit agency will have slight variations for each variable and how they interest it. The five factors are payment history (35%), credit utilization (30%), credit length (15%), addition of new credit (10%), and types of credit (10%).

Notes and Action Items

- It is a good idea to keep your two oldest credit cards open, while you continue to build your credit.
- We noticed a credit card has been opened in your name that we do not recognize, we need to contact the credit card company to inquire more information and stop possible identity theft.
- Now that your credit has been run, it is recommended that you go ahead and freeze your credit at all three credit bureaus.
- It looks like there was an error reported by your credit card, we need to dispute that claim with the credit bureau.
- Your utilization is too high (over 30%), we should pay off some of the credit or ask for an increase in the credit limit.

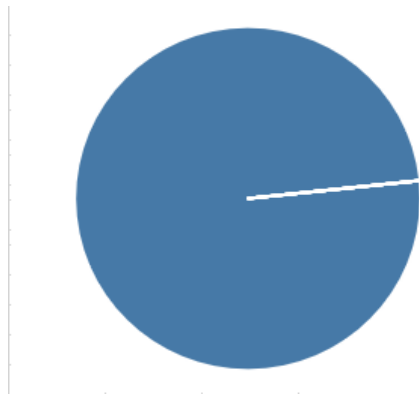
Appendix

Credit Report Summary
Open Credit Details

Credit Report Summary

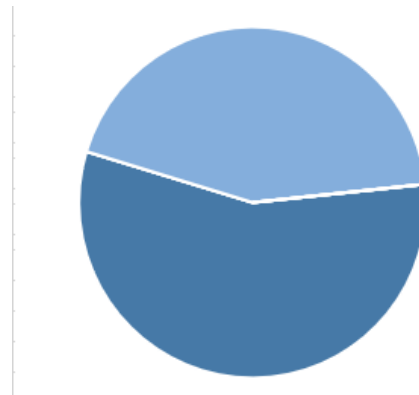
	Barney	Betty
Credit Score	673	731
Total Available Credit	\$41,500	\$53,672
Total Credit Balance	\$5,149	\$19,462
Credit Utilization	12.4%	36.2%
Oldest Credit	7/22/09	8/15/12
Average Age of Credit	3 Yr 2 Mo	3 Yr 3 Mo

Barney



Revolving	100%
Mortgage	0%
Installmnet	0%
Other	0%

Betty



Revolving	56%
Mortgage	0%
Installmnet	44%
Other	0%

Open Credit Details

Discover Bank

Owner	Date Opened	Type of Credit	Available Credit	Current Balance	Utilization	Status
Joint	May - 2019	Revolving	8,500	\$560	6.5%	Open/Good

Synchrony Bank

Owner	Date Opened	Type of Credit	Available Credit	Current Balance	Utilization	Status
Joint	Aug - 2018	Revolving	\$7,500	\$2,950	39.3%	Open/Good

Citi Bank

Owner	Date Opened	Type of Credit	Available Credit	Current Balance	Utilization	Status
Joint	May - 2019	Revolving	\$5,200	\$1,639	31.5%	Open/Good

Wells Fargo

Owner	Date Opened	Type of Credit	Available Credit	Current Balance	Utilization	Status
Joint	Aug - 2017	Revolving	\$4,800	\$0	0%	Open/Good

Best Buy

Owner	Date Opened	Type of Credit	Available Credit	Current Balance	Utilization	Status
Joint	Aug - 2012	Revolving	\$4,250	\$0	0%	Open/Good

Toyota Motor Corp

Owner	Date Opened	Type of Credit	Available Credit	Current Balance	Utilization	Status
Betty	Aug - 2017	Installment	\$23,422	\$14,313	61.1%	Open/Good