



Assemblage LLC Bi-Weekly Newsletter

Message from Kellé

I hope this edition finds you and your loved ones safe and well.

While Spring not so long ago arrived, it feels like Summer is definitely



here! This weather makes me ready to travel. Like most, I'm so tired of being in the house and ready for a vacation. If that's you too, hopefully you took this tough time while navigating the pandemic, to evaluate your finances, pay off debt and/or save. If so, congratulations!! If not, it's not too late. Start today!

Your Virtual CFO & Business Strategist.

Kellé

[Schedule 15 Minutes with Kellé](#)

Our April Newsletter Raffle Winner

The winner of our monthly prize drawing was **Christine Bailey**!! She won a Starbucks GiftCard and a Journal! The perfect combo.



Want bonus entries for our monthly drawing?

Newsletter subscribers are automatically entered in our monthly prize drawing. But you can get **BONUS** entries!

For every person that signs up for our newsletter and includes your name and/or email in the "How did you hear about us?" section you will get **ONE BONUS ENTRY**.

Just send people [This Link](#) so they can sign up! **Get those bonus entries!!**



In ADDITION! You can get ONE Bonus Entry for EVERY SOCIAL MEDIA SITE you follow us on.

Our Facebook, Instagram, Twitter, and LinkedIn are linked below



The 3 Most Important Sections of a Credit Report

There are 5 sections on a standard credit report, but 3 of them matter most when it comes to credit fraud:



1. Personal Information

This section of a credit report lists basic personal information, like this:

Name: Love Selflessly

Social Security number:xxx-xx-5678

Birth Date: 11-23-1956

Address: 123 Be Kind Dr., Everywhere, USA

Phone Number: (123) 456-7890

There's only one problem here: that's not Love's address.

This could be a simple mistake, or it could be theft. Luckily, Love can file a dispute with the reporting credit bureau. Because this information is gathered from multiple sources—like the bank or utilities—it can have typos or mistakes which may lead to fragmented credit history. This rarely has a negative impact on the credit score, but sometimes it can be an early indicator of identity theft.

2. Account Information

A credit report contains information useful to impostors and investigators alike, but the Account Information section is where identity theft can start to become obvious. Here is where one can see all the dates Love's accounts were opened or closed, her payment history, credit use, account balances, and the status of any loan payments.

Love's account info looks to be in good order with one exception: one of these accounts was recently opened, and is listed as, "In Collections." RED FLAG!!

3. Hard & Soft Inquiries

This is often the most important section of a credit report. Hard and soft inquiries are generated whenever an authorized person or institution requests someone's credit report.

Soft inquiries are those NOT generated by a prospective lender. This includes when you pull your own credit report, credit checks made by banks, or credit card companies offering you goods or services (besides a line of credit). Most importantly, soft inquiries don't impact your credit rating.

Hard inquiries, though, are a different story altogether.

Hard inquiries are made by a potential lender for the purpose of reviewing your history. This is usually because you've applied for a new line of credit, auto loan, or mortgage. Hard inquiries can negatively affect your credit scores, but that's not the only reason to watch this section closely.

An unexpected hard inquiry is a sign someone may have applied for a line of credit in your name.

Many people underestimate the importance of reading their own credit report. But sometimes, tracking your credit is about protecting your identity, your investments, and your future.

Need to evaluate your credit and personal finances? Click the button below to book a session with Kellé today!

Schedule a 1 on 1 Business/Financial Strategy Session



Helpful Tips

Tax Day for individuals extended to May 17!

[Click here to learn more](#)

Follow us on social media and share our tips and tricks with all your friends!



Recent Reviews

Kristin Davis, LMFT -- 5 Stars -- Positives: Professionalism, Quality, Responsiveness, Value. Kellé is a skilled professional and excellent coach for entrepreneurs seeking to scale their business. She combines years of experience and financial expertise with the appropriate level of coaching to help clients move forward.

ASSEMBLAGE LLC, 4491 Cheshire Station Plaza, Suite #2007, Dale City, Virginia 22193, USA, +1
(202)-856-7661

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