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These are independent entities, so you may see slight variations in an Equifax credit report and those from the other agencies. Fortunately, you can find plenty of useful and attractive calendar templates online in numerous styles to help with organizing a range of activities. If it will merely be a pretty wall calendar, you can really make it shine by printing on high-gloss paper or photo paper. How much you will have to pay will depend on the options you choose. You can then contact the agency directly. The site also has an impressive selection of calendar templates and life planning tools. A credit report shows your credit history and includes information like open and closed accounts, balances on those accounts and payment history. Free Samples Photo Courtesy: Rupixen.com/Unsplash The way you handle money and manage outstanding debt provides clues to lenders about your spending habits and ability to pay what you owe them. 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How to Get Your Annual Credit Reports From the Major Credit Bureaus One way to acquire your credit report is through the government-operated website AnnualCreditReport.com. Photo Courtesy: Sydney Bourne/Cultura/Getty Images Case in point: If you create an elaborate, colorful design that is worthy of prime positioning on your wall, then you might want to think twice about dulling it down with a plain paper print job. If your credit account balances are too high, you may decide to pay down those accounts before getting additional debt. More ready-to-go printables than actual templates — the calendars aren't customizable at all — the options always look sleek and professional. You can type your schedule (if you already know it) right into the daily boxes on the website before printing, eliminating the need to worry about your handwriting size. This gives you three opportunities each year to review your file. 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Styles are available for use in Word, Excel and PowerPoint. If you choose a style to keep on your desk, you may also be happy with a standard printout on plain white paper, but fancy styles may deserve some fancy printing. Template Lab features a nice selection of daily planning layouts to fit a variety of tasks. In the right hands, calendars become elaborate planning tools that help you organize everything from your own daily business meetings to your kids' medical appointments and extracurricular activities. Most of them provide you the VantageScore 3.0, but many lenders rely on the FICO score. You can usually find free calendars at local banks, grocery stores and other small businesses (who often use them as promotional tools), but they are typically small with squares that are too tiny to be very helpful for anything besides the most simple tasks. If you've been denied credit or received poor terms like a high interest rate, you can request a copy of your credit score. If you merely care about basic functionality and opt for a simple calendar printout to stick in the console of your car, then you don't need anything special for printing. If you use one of these sites, note which credit score format they use. Since the report lists all of your open accounts, it may be easier to see your total debt to income ratio. You will have to sign in to your Microsoft account to access the premium options. The options range from creative abstract designs to colorful florals and classic plaids. This happens because companies can choose which service they want to use. Creative and Colorful Calendar Printables Any store with office and school supplies is sure to have an ample selection of gorgeous wall calendars and book-style planners, but the price tags on these items can be ridiculously high. Credit Report vs. This is why when you apply for a loan or a credit card, lenders check your credit score. The exact designs may change each year, although you can always count on at least one eco-themed design in the collection. In addition to a credit score, these sites give you information about the factors influencing your credit score. They help you keep track of simple — but critically important — dates, like upcoming birthdays and anniversaries, but if you lead a busy life, their usefulness extends far beyond keeping up with the days of the week. Additionally, if you decide you want to keep all your daily planner pages instead of throwing them away as you use them, you can take your pages in for basic binding at a nominal cost. The lender will tell you which company they used to verify your information. How to See Your Credit Score Online You can also see your credit score on sites like Credit Karma, Credit Sesame or Bankrate. Microsoft also gives its Office 365 users access to premium templates with stylish, colorful designs that have a polished, professional look. Just like a lender uses this information when deciding whether to give you a loan, you can use it to determine when you're ready to apply for one. Photo Courtesy: Alistair Berg/DigitalVision/Getty Images Using Your Printable Calendar Once you've selected the calendar style you want, it's time to think about how to print and display it. Why It's Important to Monitor Your Credit Your credit score affects everything from the loan terms a bank offers you to approval for an apartment rental and your insurance rates. If you think the calendar needs some extra pizzazz, clamp the pages onto a pretty clipboard and hang the clipboard on the wall or put the page inside an attractive, easy-to-open frame (since you will have to change it each month). They display the score on their website or through their app. The only real limit for usage is your imagination. For hanging your calendar on the wall, you can use pretty pushpins or colorful thumbtacks or a reusable mounting putty if you want to avoid making a hole in the wall. Bright colors simply won't look as vibrant on basic printer paper. Complete an online form, choose the reports you want to see, verify your identity, then view the reports online or print physical copies. You don't have to wait until you try to borrow money to see what's on your credit report. MORE FROM ASKMONEY.COM Photo Courtesy: Jasper Cole/Getty Images Calendars serve as an essential tool when you need to stay organized. If you want a wall calendar that focuses on large spaces for writing instead of colorful designs, Print-a-Calendar could be the answer. If you plan to write on the calendar, opt for a bright white, premium quality paper that is right below photo quality. An inkjet printer — particularly a photo printer — should be up to the challenge of producing high-quality results if you choose the right paper. Some report information to one agency. Credit Score Before you start looking for your credit report online, it helps to understand the difference between a credit report and a credit score. When to Request Your Credit Report By law, you can request a free copy of your credit report from each of the credit bureaus once each year. Free Daily Planner Templates If your life is far too chaotic and busy, you may need the more extensive capabilities of a daily planner instead of a wall calendar template. Lenders and insurance companies use several different consumer reporting agencies. Photo Courtesy: Microsoft.com You can't go wrong with the selection of basic, free and easy-to-use templates available on the Microsoft website. If you're crafty and creative, use a hole-punch to make two holes at the top of each page and then thread ribbon or raffia through the holes, tie the ends in back and hang it on the wall. Instead of letting your wallet take a hit, you can make your own calendars using templates featuring both basic and visually stunning styles. You can print pages with slots for appointments for every hour of the day as well as pages with lesson plans and daily goals and to-do lists. The coloring page style is also a popular recurring choice that makes a great calendar for tracking kids' activities. When you get into the habit of checking your credit report regularly, you can catch and correct errors that can negatively affect your creditworthiness. Monitoring your credit report is also an important financial planning tool. They use this information to predict how likely you are to make your payments or default on a loan. In fact, with so many options to choose from, you may decide you want a personalized calendar in every room of your home.

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