

保持良好信用的重要性

The Importance of Good Credit



CreditSmart® Asian

About Freddie Mac

Freddie Mac is a stockholder-owned corporation chartered by Congress in 1970 to create a continuous flow of funds to mortgage lenders in support of homeownership and rental housing. Freddie Mac purchases mortgages from lenders and packages them into securities that are sold to investors. Since its creation, Freddie Mac has helped finance one in six American homes.

About CreditSmart® Asian

CreditSmart Asian is a multilingual series to guide Asian American consumers on how to build and maintain better credit, understand the steps to buying a home and how to protect their investment.

Special Thanks

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Freddie Mac: The Importance of Good Credit



- Open bank accounts
設立銀行帳戶
- Apply for a credit card
申請信用卡
- Keep records of repayment and income
保存還款和收入記錄
- Use credit card responsibly over time
有節制地使用信用卡
- Make payments before due date
準時付款
- File income taxes
申報所得稅
- Know your rights as a borrower
了解貸款人的權利
- Build your good credit rating
建立良好信用



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CreditSmart® Asian: The Importance of Good Credit

Welcome,

For millions of families, homeownership is a route to creating wealth. It builds financial security for the future.

As you begin the journey to homeownership, Freddie Mac is providing this information to help you successfully make your way through the process. We know the process may seem daunting, especially if you have limited English skills or if you don't yet have credit established and don't know how the system works. We created this series of guidebooks to help you get started. The guidebooks cover the importance of establishing your credit, the process of buying a home, including how to make the best financial choices for you and your family, and the responsibilities of being a homeowner.

There are many other resources available to you, including community organizations, your local government housing agencies, real estate agents and lenders who understand and are willing to work with prospective homebuyers like you. We strongly encourage you to seek out their professional services to gather the facts so you can make the best decisions. You will face many choices throughout the process.

In this first guidebook, *The Importance of Good Credit*, you will learn the significance of establishing and maintaining a good credit history. Even if you don't have a checking account or a credit card, you will learn how and where to begin. Yes, it takes time, but establishing your good credit history is worth it. Good credit is an asset that will fuel your future wealth by allowing you to secure a loan for a car or for your business and to buy a home where your family can live and grow together.

After reading this booklet, you should read our companion guidebooks, *Steps to Homeownership* and *Homeowner Benefits and Responsibilities*. Together, these books are a valuable road map addressing the issues and questions most important to you.

From all of us at Freddie Mac, we wish you great success. With proper planning, time and hard work, you can realize your dream of homeownership.

**Positive credit is an
asset that will fuel your
future wealth.**



CreditSmart® Asian: 保持良好信用的重要性

歡迎各位：

對於成千上萬的家庭而言，擁有房屋是一條匯聚財富的渠道。它奠定了未來財務穩定的基礎。

當您開始朝居者有其屋的方向而努力時，Freddie Mac可全程為您提供指導。我們知道這一過程可能讓人望而卻步，尤其是在英語能力有限，或者尚未建立個人信用，並且不知道整個系統如何運作的情況下更加如此。這套指南的編寫，旨在幫助您邁出第一步。整套指南包括建立信用的重要性、購買房屋的程序、如何為您和家人作出最佳財務選擇以及屋主應承擔的責任。

除此之外，還有很多您可以利用的資源，包括社區機構、您所在地政府的房屋部門、房地產經紀人以及貸款機構，他們理解並願意與像您一樣的未來購屋者合作。我們極力鼓勵您尋求這些專業服務，了解實際情況，以便作出最佳決定。在整個過程中，您將面臨很多選擇。

在本指南（「保持良好信用的重要性」）中，您將了解建立與保持良好信用的重要性。即使您沒有支票帳戶或信用卡，您也會了解怎樣開始以及從何開始建立信用。誠然，這需要時間，但是花時間去建立良好的信用是值得的。良好信用是您的一筆資產，它會有助於您獲得汽車貸款或生意貸款或購買住宅供您的家人一起生活及成長，為未來的財富奠定基礎。

閱讀本手冊後，您還應當閱讀我們編寫的另外兩本手冊「購屋的步驟」及「屋主的實益和責任」。這些手冊綜合在一起就是一份寶貴的指南，闡述了購屋最重要的事項及問題。

Freddie Mac衷心祝願您心想事成。祇要經過適當的規劃及辛勤的努力，並掌握適當的時機，您一定能夠實現您的屋主之夢。



良好信用是您的一筆
資產，它會為未來的
財富奠定基礎。



Good Credit: A Gift for the Future


You work hard. You strive to live within your means and to manage your money and financial resources responsibly. Saving for the future is very important to you and your family. Now you are ready to give your family a valuable gift: a home, a place to live and grow together and an important **asset** for the future. Homeownership means building a path to financial security and stability for your family and the future.

In the United States, most people must borrow money from a lending institution to purchase their home. As you begin the process of buying your own home, you will discover the importance of having good **credit**, especially when you try to get the best financing option. Today, lenders consider many factors when deciding whether to give you a home **mortgage** and what interest rate your mortgage will be. Your **credit history** is one of the primary sources lenders use to determine your likelihood to pay back a loan.

Your credit history is a report on how you have paid bills or paid back money you have borrowed. It includes your loans, your credit card accounts with banks, stores and other lenders, your record of payments and your timeliness of payments. Your credit history will only show how you paid bills or used credit if the lender reported your payment history to the credit reporting bureau.

If you do not have a credit history—perhaps because you do not use traditional bank services or credit cards or your payments were not reported to a credit bureau—or if you have imperfect credit because of past problems, you may face challenges when buying a home.

Fortunately, you can learn how to establish and build your good credit history. Yes, it takes time. But by building a good credit history now, you will be well on your way to homeownership and have the tools for building wealth. Also, a good credit history can save you thousands of dollars in the future.



By building a good credit history now, you will be well on your way to homeownership and have the tools for building wealth.

WHY IS GOOD CREDIT IMPORTANT?

Good credit helps you realize your dreams. Buying a home, buying a car, leasing an apartment, getting a job—all these events may require a credit check.

Perhaps you want to make a major purchase with credit, such as a new computer or an appliance for your home? Or perhaps you want a loan so you can go to college or send your child to school? All these important life events are made easier if you have good credit. Once you establish good credit, you receive preferred rates on other transactions, such as lower premiums on auto and **homeowner's insurance**.

良好的信用：為將來準備的禮物

您勤奮工作，生活節儉，盡心盡力地規劃和管理您的財務。為自己和家人的未來而儲蓄對您來說十分重要。現在，您已經為家人準備好一份珍貴的禮品：一棟住宅，一個家人共同生活與成長的地方，未來的一份重要**資產**。擁有住宅意味著為您的家庭及未來鋪設了一條走向財務安全和穩定的康莊大道。

在美國，大多數人都必須從貸款機構借錢購屋。當您開始購買自己的房子時，會發現**良好信用**在購屋過程中至關重要，尤其是當您希望獲得最佳貸款計劃時更是如此。貸款機構在決定是否批准您的**房屋貸款**時，會考慮很多因素。**信用**是貸款機構用於評估借款人償還貸款可能性的主要依據。

您的信用是一份關於您在過去如何使用信貸的報告。該報告包括您所有貸款，銀行、商店及其他貸款機構簽發的信用卡帳戶，付款歷史以及付款是否準時等記錄。

如果您沒有信用記錄 — 可能是由於您沒有使用傳統的銀行服務或信用卡 — 或者由於過去有過不良記錄而導致信用不佳，您在買房時就可能面臨一些問題。

不過，您可以學習如何建立良好信用。建立信用需要時間，但是及早建立良好的信用會為您將來買房作準備，有了好的信用等於有了生財工具，未來的日子良好的信用可能會為您省下大筆鈔票。



**及早建立良好的信用
會為您將來買房作準備，
有了好的信用等於
有了生財工具。**

為什麼良好的信用十分重要？

良好的信用可幫助您實現夢想。買房、買車、租公寓、找工作 — 所有這一切都可能需要調查信用。

您希望以信用購買一件重要的物品，比如一台新電腦或一件家用電器？或許您希望貸款上大學或供子女上學？如果您有良好的信用，所有這些您生活中很重要的事情都會變得簡單得多。您一旦建立了良好的信用，在其他方面也能享受到一定的優惠，例如汽車及房屋保險的保費會比較低。

Credit is the ability to borrow tomorrow's money to pay for something you get today.

SECURED VS. UNSECURED LOANS

Some loans are called “secured,” meaning they are backed by **collateral**. Collateral is the value of an item of property, such as a car, a home or a cash account. For example, home and car loans are guaranteed by the item purchased. In the case of a secured credit card, your purchases are guaranteed by a deposit account equal to your line of credit. If you fail to repay a secured loan, your lender may take your collateral to satisfy the debt—by **foreclosing** on your home, repossessing your car or deducting from your cash account.

Other loans, such as traditional credit cards or student loans for higher education, are unsecured by collateral. Even though you do not have collateral guaranteeing repayment, you still are obligated to satisfy your loan terms. Lenders may take legal action to force repayment if you **default** on an unsecured loan.

What Is Credit?

Credit is the ability to borrow tomorrow's money to pay for something you get today, such as a home, furniture or car. It is a promise to repay a **debt**, and it reflects on your reputation. Credit may be extended through credit cards, personal loans, car loans and home mortgages.

Two types of credit are revolving credit and installment credit.

1. Revolving credit allows you to borrow up to a pre-established limit repeatedly, as long as you keep the account in good standing. Revolving credit includes credit cards and home equity lines of credit. For example, if you have a \$1,000 limit on your revolving line of credit, you can borrow \$800, repay it, then borrow \$900, repay it and continue the cycle as long as you wish. With your responsible use and repayment, your bank may increase the limit on your revolving line of credit from time to time.

2. Installment credit is a loan provided to a borrower by a lender to be repaid over a specified term. Installment credit includes car loans and personal loans. Loans that are secured by an asset (for example, your car) usually have a lower interest rate than unsecured loans (see “Interest Rates” below). For example, you might borrow \$20,000 to buy a car and receive a 5-year loan term for repayment.

Interest Rates

Interest is a charge you pay to borrow money from your lender. The interest rate is usually expressed as a percentage of the amount borrowed. The interest you pay is the cost of your loan over the term of your loan. The **annual percentage rate**, or APR, is the total annual cost you pay (including the interest rate, **points** and fees) as the borrower on your loan. According to federal law, lenders must report the APR to you for a home mortgage loan. The APR is a good tool for comparing rates on different loans.

信用是能夠借用明天的錢來支付 今天購買的東西。

抵押貸款與無抵押貸款

某些貸款稱為「抵押」貸款，表示此類貸款以抵押品作擔保。抵押品是指諸如汽車、住宅或現金帳戶等有價值的財產。房屋及汽車貸款就是由所購買的房子或汽車作抵押。如果是抵押信用卡，則是以您銀行的存款帳戶作為擔保，您的信用額度不能超過銀行的存款額。如果您未能償還抵押貸款，您的貸款機構可能會用您的抵押品抵債 — 沒收您的房屋、收回您的汽車或從您的現金帳戶中扣款。

其他一些貸款則無抵押品擔保，比如傳統的信用卡或學生貸款。儘管沒有抵押品作擔保，您仍須遵守貸款條款，如果您不依約還款，貸款機構會採取法律措施強制索回貸款。

什麼是信用？

信用是能夠借用明天的錢來支付今天購買的東西，例如住宅、家俱或汽車。信用是對償還**債務**的承諾，它關係著您的名譽。信用可以通過信用卡、個人貸款、汽車貸款及房屋貸款來取得。

信用分循環信貸及分期付款兩種。

1. 循環信貸允許您反覆借貸預設的最高信用額度，但您需要保持該帳戶的良好付款記錄。循環信貸包括信用卡及房屋淨值信貸額度。例如，如果您的循環信貸額度為1,000美元，您可以借800美元，償還後再借900美元，然後再償還。只要您願意，您可以一直這樣做。如果您循規蹈矩，有借有還，銀行會不時提高您的循環信貸限額。

2. 分期付款信用是貸款機構向貸款者提供的一種貸款，貸款者可在特定的期限內還本付息。分期付款信用包括汽車貸款及個人貸款。用財產（例如，您的汽車）作抵押的貸款通常比無抵押貸款的利率要低（請參閱以下「利率」一節）。例如，您可以貸款20,000美元購買一輛汽車，分五年償還。

利率

利息是您為所貸款項付出的費用。利率通常用貸款額的百分比表示。您支付的利息是您的貸款在整個貸款期限內的費用。**年利率**（或APR）是您作為貸款者為您的貸款支付的年度總費用（包括利率、**點數**及收費）。聯邦法律規定，貸款機構必須告知您貸款的年利率。年利率可用來作為比較不同貸款利率的工具。





Good debt is money borrowed for an asset that retains value, or even builds value.

Can Debt Ever Be Good?

You may prefer to pay for your purchases and bills with cash because you do not want to incur debt. It might seem strange to say there is such a thing as good debt when you have spent much of your life trying not to borrow money. When it comes to establishing your good credit, there really is such a thing as good debt. There are also some types of debt you should avoid. In general, banks and lenders look favorably upon good debt that is managed well.

Good debt is money borrowed for an asset that retains value, or even builds value (also called **equity**), or for something that will improve your standard of living in a meaningful way—such as a loan for higher education that will enable you to get a higher-paying job in the future. Examples of good debt include a home mortgage on your principal residence, a loan to help start or expand your business, a car loan so you have a vehicle to get to and from work or school, or a home equity loan to improve and add value to the residence that you own.

Avoid borrowing money for incidental items that do not retain their value. For example, unless you can pay off the credit card balance each month, avoid using high-interest credit cards to pay for meals or clothing that you really do not need. With the realities of credit cards, an incidental \$50 item of clothing paid for with credit today and not repaid immediately could cost many times its original purchase price when it is finally repaid. And chances are, the item of clothing will not last as long as the debt!

負債有好處嗎？

您可能寧願用現金買東西付帳單，因為您不想負債。如果您一生都在努力避免借債，會覺得好的債務這種說法不可思議。當您需要建立良好的信用時，好的債務確有其好處。當然，該避免的債務還是應該避免。通常，銀行及貸款機構對管理良好的債務的看法是正面的。

好的債務指的是為可以保值 — 甚至增值（亦稱為**資產淨值**）— 的財物而借貸，或者為提高您的生活水準而貸款 — 例如，貸款接受更高的教育使您未來能找到較高薪資的工作。好的債務的例子包括您的主要居所的抵押貸款、幫助您創業或擴大業務的商業貸款、上班或上學用的汽車貸款，或者用於房屋整修而使房屋增值的房屋淨值貸款。

避免借錢來購買不能保值的東西。例如，避免使用高利率信用卡支付您的膳食或者是不必要的衣物，除非您能夠每月付清欠款。您今天使用信用卡購買\$50的衣物，如果沒有立即付清，在最終付清時的總額也許是最初買價的很多倍。而您所購買衣物的穿戴時間很可能還沒有債務延續的時間長！



好的債務指的是為
可以保值，甚至
增值的財物而借貸。



Be sure you know all the terms of your loan before you sign any agreement.

DO I REALLY NEED THIS?

Today, there are many consumers in serious debt because of overuse of credit cards for nonessential purchases. To ensure you do not become one of them, it is important to evaluate each purchase carefully before you buy it with credit. Ask yourself these questions:

- Do I really need this item?
- Do I need to buy it today, or can I wait to purchase it later with cash?
- What will this item really cost me after I pay it back over time?
- How long will it last?
- Decide what you can live without for now—especially knowing that being responsible with your credit will help you realize your greater dream of homeownership.

FORMS OF CREDIT TO AVOID

As a responsible consumer, you must be aware of tactics used by some creditors that promote easy loans regardless of your ability to repay. While they may seem attractive, these loans typically involve high interest rates, some form of collateral or even costly hidden fees. For example, avoid pawnshop loans and agreements with local rent-to-own stores, which charge you exorbitant interest rates via long-term rental agreements for furniture or other household items. Also avoid payday and tax refund advances, which may have high upfront fees.

Be sure you know all the terms of your loan before you sign any agreement. With a little research or a few phone calls, you may discover that you can do much better by borrowing money from a local bank or a traditional lender.

我一定要買這件東西嗎？

今天，有很多消費者因為過度使用信用卡購買一些並非必要的東西而債務纏身。為了確保您不會步其後塵，在您用信用卡購買每一件物品之前都要仔細考慮。請向自己提出以下問題：

- 我是否確實需要這件物品？
- 我是今天必須買下它，還是可以等到晚些時候再用現金購買？
- 在我最終付清信用卡欠款後，這件物品累計花掉了多少錢？
- 這件物品可用多長時間？
- 想一想您現在是不是可以不買 — 尤其是要想到慎用您的信用將有助於實現您的購屋夢想。

應當避免的某些信貸類型

作為一位負責任的消費者，您必須要提防那些不顧您的償還能力，花言巧語推銷所謂的快捷貸款的貸款機構。儘管這些貸款看起來很吸引人，但通常會收取很高的利率、要求某種形式的抵押，甚至含有高額的隱藏費用。比如說，當舖就不是合適的借貸來源；以租代貸的做法則是以極高的利率與您簽訂長期租賃協議，結果是您以高價購買家具或其他家居用品，這也是您應該儘量避免的。另外預支薪資及預支退稅款這種借款形式，需要預付很高的費用，十分有必要三思而後行。

在簽署任何協議之前，一定要確實瞭解貸款的所有條款。您祇需稍作研究或打幾通電話，也許就會發現從當地銀行或傳統的貸款機構貸款比從上述渠道貸款要好的多。



在簽署任何協議之前，一定要確實瞭解貸款的所有條款。



Good Credit Is Worth It

Now that you understand the basic types of credit and interest, you are ready to establish your good credit history. It is a large part of your financial reputation, and it is examined when you apply for any loan in the future—such as for a new home or car—and perhaps when you apply for a job.


With good credit, you will receive preferable interest rates and pay lower fees. Over time, you will see this for yourself. As your good credit history grows, you will have an easier time getting a loan approved, and you will receive favorable rates and terms. Your auto and home insurance premiums may even go down as your credit rating goes up.

With good credit and early preparation, you can buy a home for your family—a thing of value that builds equity. Equity is the difference between the value of your home (if you sold it today) and your outstanding loan balance. For example, if you buy a home for \$210,000 today and own it for five years, the home likely will increase in value. Your home may be worth \$400,000. If you sold the home for \$400,000 while owing only \$200,000 on your mortgage, you would have \$200,000 in equity ($\$400,000 - \$200,000 = \$200,000$).

Your home's equity is a valuable tool for building wealth for the future of your family. You can use the equity to purchase a larger home, or you can borrow against the equity to improve your property. Your home's equity may even fund your business, retirement or your children's education.

Other advantages of homeownership include valuable tax benefits, such as being able to deduct your mortgage interest payments on your annual income tax return if you itemize your tax deductions. Another advantage is having the same monthly mortgage payment over the life of your loan (if you have a **fixed-rate mortgage**). If you are a renter who has ever experienced an unexpected rent increase, you can easily see the value of this.

Believe it or not, there are also advantages to using credit cards for your regular purchases (provided you pay off your balance each month). Carrying large amounts of cash to make purchases is dangerous. Cash cannot be replaced if lost or stolen, while most credit cards offer some form of protection if your card is reported stolen or missing. When you use a credit card, you may receive some form of buyer protection if you purchase an item that is defective. Credit cards also offer a way to track your purchases via your monthly statement—giving you an effective way to track expenses for your household or small business.



With good credit, you will receive preferable interest rates and pay lower fees.

良好的信用很有價值

您已經了解了信用的類別以及利息的有關知識，也就作好了建立良好信用的準備。信用是您財務信譽的重要組成部分，無論您將來申請何種貸款，房屋貸款也好，汽車貸款也好，或者是申請工作，都得先過信用調查這一關。

有了良好的信用，您就可以獲得優惠利率，並支付較低的費用。您會自己慢慢認識到這一好處。隨著您的信用越來越好，您的貸款申請也就較容易批准，貸款利率及條件也會更理想。您的汽車及房屋保險的保費甚至有可能因為您的信用分數的提高而降低。

有了良好的信用，並早作規劃，您就可以為家人購買住宅——一份可以累積價值的財產。房屋淨值是您的住房市值（如果您今天出售）減去房屋貸款餘額的差額。例如，如果您今天以210,000美元購買一所住宅，五年後，這個房子很可能會增值，值400,000美元。假設您以400,000美元的價格出售，而所欠貸款只有200,000美元，您的資產淨值就是200,000美元（400,000美元-200,000美元=200,000美元）。

您的房屋淨值是為您家人的未來累積財富的寶貴工具。您可以利用房屋淨值購買更大的房子，或者利用房屋淨值來貸款以整修您的住宅。房屋淨值甚至可以為您的生意、為您退休或子女教育提供資金。

買房的另一好處是屋主享有減稅優惠，您所支付的貸款利息在報稅時可用以抵稅。如果您使用**固定利率貸款**，您還有一個好處，那就是在整個貸款期限內，每月的付款額不變。如果您是租屋而住，加租對您來說是家常便飯，您會更容易體會到房屋開銷固定的可貴了。

無論您是否相信，使用信用卡定期購物會有好處（條件是您每月付清餘額）。隨身攜帶大筆現金購物十分危險。現金如果丟失或被盜，就無法追回，如果信用卡被竊或遺失，大多數信用卡公司都會提供一定形式的保護措施。當您使用信用卡購物時，如果購買的物品有問題，作為購物者，您可能獲得某種形式的保障。另外，信用卡為您提供的每月帳單，可以追蹤過去一個月的消費記錄，這也是一種控制管理家庭或小企業開支的有效方法。

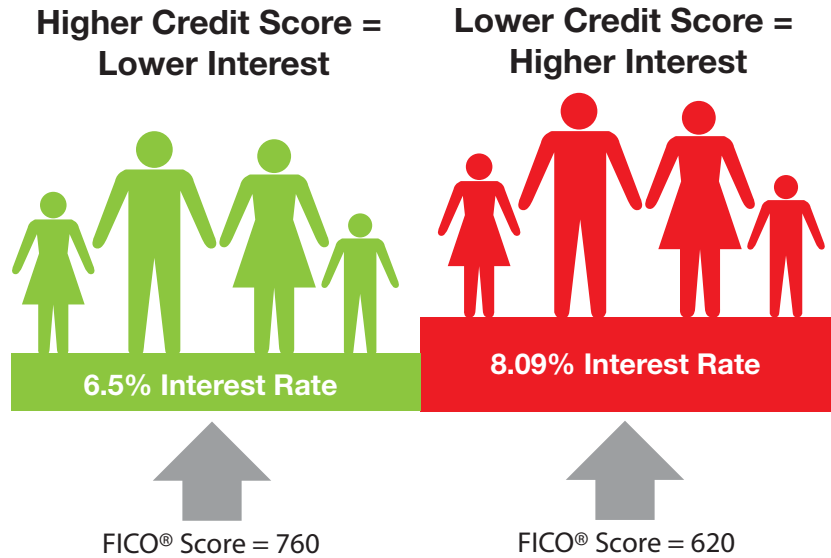


有了良好的信用，
您就可以獲得優惠
利率，並支付較低
的費用。



WHY DOES IT MATTER?

Good credit is a valuable asset. Consider this example of two families trying to get a fixed-rate, 30-year home mortgage for \$216,000:



Based on 30 year fixed-rate mortgage of \$216,000

760-850	=	6.50%	=	\$1,366
700-759	=	6.72%	=	\$1,397
680-699	=	6.90%	=	\$1,423
660-679	=	7.12%	=	\$1,454
640-659	=	7.55%	=	\$1,517
620-639	=	8.09%	=	\$1,599



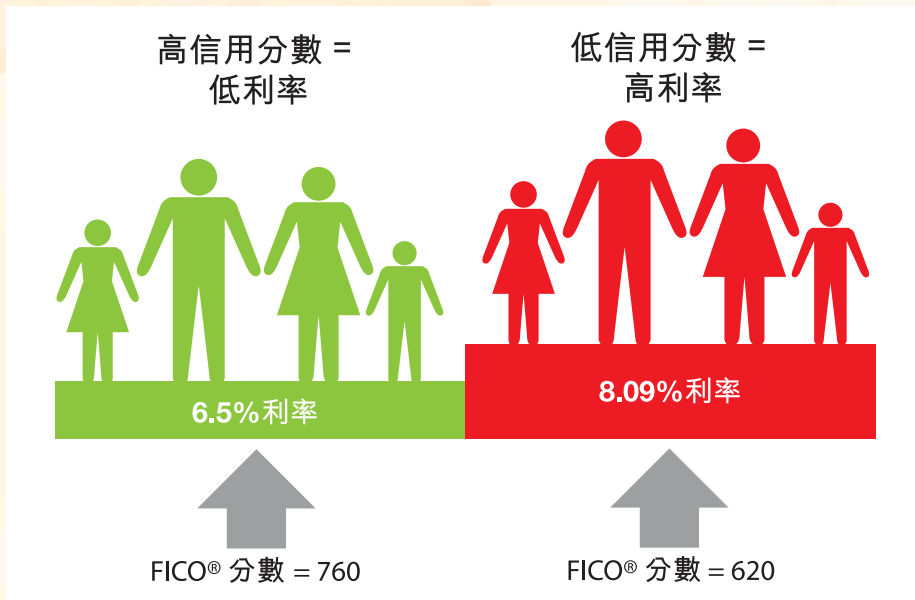
These interest rates and scores are for illustration only; actual mortgage rates depend on many variables, including credit scoring.

- The first family, with a **high credit score of 760**, is pleased to receive a **6.5%** interest rate.
- The second family, with a **lower credit rating of 620**, is offered a rate of **8.09%**.
- The 1.59% difference may not seem like a lot now, **but it will cost the second family \$2,796 a year more—\$83,880 over the life of the loan—**for their mortgage.

These interest rates and scores are for illustration only; actual mortgage rates depend on many variables, including credit scoring.

為什麼信用很重要？

良好的信用是一筆寶貴的資產。請看以下兩個家庭的例子，這兩個家庭都在申請216,000美元的三十年固定利率貸款：



- 第一個家庭的信用分數很高，為760分，他們獲得了6.5%的好利率。
- 第二個家庭的信用分數較低，為620分，他們的利率是8.09%。
- 這1.59%的利率差額現在看起來似乎並不大，但同樣的貸款額，第二個家庭每年得多支付2,796美元 — 三十年累計高達83,880美元。

利率及信用分數在此只是舉例說明；實際貸款利率取決於很多因素，信用分數只是其中一環。



216,000美元的三十年固定利率貸款

760-850	= 6.50%	= \$1,366
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Building Good Credit

Now that you can see the value of building a strong credit history, you are ready to begin building your own good credit. But where do you begin, especially if you have no credit now? The good news is that you can do it. With patience and a little time, you will have a credit history to build your future upon.

The first step is to open a checking or savings account if you have not done so. Next, apply for a credit card. If you cannot open a bank account or have a credit card now, you must begin keeping track of all your financial obligations. (Why? Some lenders are realizing the value of serving new immigrants and those with cash incomes. You can create a non-traditional credit history by showing careful documentation of your payment history.) Here are some things you can do to start establishing your good credit:

1. Open checking and savings accounts. (If you do not speak English, look for a bank branch or credit union with bilingual tellers where you will feel comfortable doing business.) Keeping all your money in cash in your home or place of business is dangerous, leaving you at risk for losing your money or having it stolen. Your cash is safer in the bank. In banks and credit unions, your deposits are insured against loss. (Limits on insurance vary by institution and type of account. Ask your financial institution for its deposit insurance information.) If your money is in a bank, you can pay bills, make withdrawals and check your balance regularly. Your

bank also may offer value-added services, such as free or low-cost money transfers so you can avoid expensive wire transfers when sending money to family overseas. If you pay your bills with checks you can show a mortgage lender your history of good payments even if those payments are not reported to a credit bureau. Also your deposits may earn valuable interest.

2. Apply for a credit card. A good place to start is with a department store where you shop regularly. Start with a low balance, and pay your bill on time every month. Another option is opening a secured credit card, which is guaranteed by a savings account equal to the amount of your credit limit. Be careful to avoid upfront fees on credit cards aimed at users with imperfect credit or no credit. Other than an annual fee, there should be no charge to help open a credit card account. Ask your lender to waive or reduce fees, and shop around to find the lowest rates possible. Keep the number of your credit cards to a minimum of two or three. Having too many credit cards can penalize you when you apply for a loan. Pay your rent and utilities on time. Even though these obligations are not typically reported to a **credit bureau** (i.e., Equifax, Experian, TransUnion), if you can show that you paid these bills, then you can show a lender that you have a pattern of making payments on time and in full. If you do not have established credit history, careful documentation of these payments is important.

You can create a non-traditional credit history by showing careful documentation of your payment history.



建立良好的信用

您已經認識到良好信用的價值，並準備開始建立自己的良好信用。但是，該如何開始呢？特別在目前您尚無信用的情況下，應從何著手呢？但您一定能做得到。祇要您持之以恆，經過一段時間的努力，您的信用就會建立起來，而您的未來會因此受益無窮。

第一步就是去開設一個支票或儲蓄帳戶。如果您以前沒有任何帳戶，現在該行動了。下一步就是申請信用卡。如果您暫時無法開設銀行帳戶或者已經有信用卡，您就必須開始追蹤記錄您所有債務的支付情況。（為什麼要這樣做呢？因為部份貸款機構開始認識到為新移民或者收入以現金為主的人士提供服務的價值。您可以用提供過去付款詳細記錄的方式為自己建立一份非傳統性信用。）以下是您建立信用可以採取的一些措施，：

1. 開設支票及儲蓄帳戶。（如果您不會講英語，您可以找一家有雙語出納員的銀行分行或信用合作社辦理，這樣會讓您感覺更自在。）將所有的現金放在家中或營業場所很不安全，因為這樣很容易丟失或被盜。錢放在銀行則安全的多。您在銀行及信用合作社的存款都備有損失保險。（保險限額因存款機構及帳戶類型而異。您可以向您的金融機構查詢有關存款保險

的資料。）如果您將錢存入銀行，您可以定時付帳單、提款及查看餘額。您的銀行可能還會提供一些額外服務，例如免費或低收費轉帳服務，這樣您在匯款給海外的親友時就無須支付昂貴的電匯費。開設銀行帳戶有助於您建立良好的信用，而且您的存款還可以賺取利息。

2. 申請信用卡。您可以從您經常購物的百貨公司開始。申請到信用卡後，先不要花太多，每月按時還款。另一種方法是申請有抵押的信用卡，該信用卡以您的儲蓄帳戶作抵押，您的信用額度相當於您帳戶裡的存款額。千萬要提防那些專以信用不佳或無信用人士為目標，先行收取費用的信用卡。一般來說，除年費外，開設信用卡帳戶是不應當收取其它費用的。您可以請信貸機構免除或減少一些收費。貨比三家，尋找儘可能低的利率。最好是將您的信用卡數目限制在兩至三張以內。過多的信用卡對您申請貸款有害而無益。按時支付房租及水電瓦斯費。儘管此類債務通常不會向**信用局**（即Equifax、Experian、TransUnion）報告，但它們可以培養您按時付全額的習慣。如果您尚未建立信用，保存此類付款的詳細記錄尤其重要。



您可以提供過去付款詳細記錄的方式為自己建立一份非傳統性信用。



JOINT ACCOUNTS—BUILDING GOOD CREDIT TOGETHER

When you apply for credit jointly with your spouse (or another family member), you both are responsible for repayment, and your credit history will be reported jointly. For this reason, it is important to discuss your expectations and goals clearly before opening any new loans or credit accounts. Both of you should set, and agree to, a budget for the use of the credit card or loan, since both of you are responsible for repayment. Remember, you are working together toward your goal of homeownership.

3. If you borrow money from a family member or friend, keep good records of repayment. If you belong to a cultural savings club (for example referred to by Chinese Americans as “su-su” and by Korean Americans as “kye”), some lenders will accept a letter from the treasurer or the fund administrator as documentation of supplemental funds and a good payment history.

4. Keep your pay stubs. Lenders like to see job stability, and you will need to provide proof of employment. If you do not receive pay stubs, before you apply for credit ask your employer to fill out a VOE (verification of employment) form.

5. If you are self-employed, keep detailed records of your income and expenses.

6. Apply for an open, 30-day credit account. For responsible users, these credit accounts are a useful tool. All your charges are due in full every month, and there is no interest charged. In exchange for your annual fee you are provided with useful consumer benefits, such as purchase protection and travel insurance.

7. Find a friend or family member to be a co-signer. A co-signer may help you qualify for a credit card or loan, but remember that the friend or family member will be responsible for your loan balance if you default on your agreement to repay. (This is important to keep in mind if you are asked to co-sign a loan for someone else.)

Income taxes

If you have not begun to file income taxes, you should begin doing so right away, regardless of your immigration status. The Internal Revenue Service (IRS) offers an individual taxpayer identification number (ITIN) for taxpayers who do not have a Social Security number (SSN). Even if you are not asked for copies of your tax returns now, when you buy a home you will need them. A **mortgage lender** will need to see this documentation of your income and income history to determine whether you can repay the loan.

Chances are you will qualify for deductions (such as for childcare or business expenses) you did not know existed. You even may qualify for a tax refund. Additionally, once you own your home, you will want to deduct your mortgage interest on your tax return—one of the primary advantages of being a homeowner! If you are unsure how to begin, consult the IRS, a tax professional or a local community center for assistance.

3. 如果您向家庭成員或朋友借款，要妥善保存好還款記錄。如果您參加了某個特別的儲蓄俱樂部（華裔美國人稱為「標會」，韓裔稱為“kye”），一些貸款機構會接受會頭或基金管理員出具的信函，將其視為貸款人購房資金及良好付款證明的輔助文件。

4. 保存您的薪資單。貸款機構希望貸款人有穩定的工作，您需要提供工作證明。如果您沒有薪資單，在申請貸款之前，可以請僱主填寫一份「收入證明信」（VOE）。

5. 如果您是自雇者，請詳細記錄您的收入及開支。

6. 申請一個免息三十天信用帳戶。對於有責任感的用戶而言，這種信用帳戶最為理想。您刷的卡有一整個月的豁免，只要每月全數付清，就無須支付利息。這種卡雖須付年費，但其為消費者提供的購物保障及旅行保險等還是相當有用的。

7. 找一位朋友或家人聯署。聯署人能對您申請信用卡或者貸款有幫助。但別忘了，如果您沒有按約還款，那麼您的朋友或家人就有責任承擔您的債務。（如果其他人讓您為其貸款聯署，您也同樣需要記住這一點。）

收入所得稅

如果您沒有開始報稅，無論您目前是何種身份，都應該儘快開始報稅。國稅局（IRS）為沒有工卡號碼（SSN）的人提供報稅號碼（ITIN）。即使現在您無須出示報稅表，但在您購屋時，就可能需要提供報稅表。貸款機構將報稅表視作您收入及工作史的證明文件，以此決定您是否有能力償還貸款。

您很可能不知道，有很多開銷是可以用來抵稅的，比如說托兒費或生意上開銷。您甚至可能有資格獲得退稅。此外，您一旦擁有了自己的住宅，您就可以在申報收入所得稅時扣除貸款利息——這是作為屋主能夠享受的最主要的優惠之一！如果您不知道如何報稅，請向國稅局（IRS）、稅務專業人員或地方社區中心尋求協助。



聯名帳戶 — 共同建立良好信用

當您與配偶或別的家庭成員一起借款時，雙方都須負責還款，而且你們兩人的信用情況會放在一起呈報給信用局。因此，在準備借款或開設新的信用帳戶之前，必須先明確地討論雙方的期望及目標。既然雙方都有責任還款，那麼彼此對使用信用卡或貸款就要有一個預算，達成共識。要記住，你們是在共同努力，以實現自己的購屋夢。

Keeping Your Credit Strong



Pay your bill a few days early to be sure it arrives on time.

Now that you have established credit, you must work diligently to keep it in good standing. Here are some things that will jeopardize your good credit if you are not careful:

1. Late payments. All late payments will be noted on your **credit report**, even if you make up the payment later. You must pay your bill before the due date. When making your payment, be sure to allow for the time it takes your payment to arrive at your lender's office by mail. When in doubt, pay your bill a few days early to be sure it arrives on time. If you miss your due date, you could face costly late fees in addition to the negative credit implications.

2. Borrowing more than the credit limit. If you use your credit card to purchase more than your credit limit allows, you are required to pay the overage plus your normal minimum payment. Additionally, you may be required to pay a penalty fee for exceeding your credit limit. These fees can add up quickly. (If you need additional credit on a regular basis, you should ask your creditor to raise your credit limit. You also should review your spending habits to see if there are any charges you can eliminate or pay for with cash.)

3. Insufficient funds to pay for checks. In addition to incurring expensive bank fees, your returned checks due to insufficient funds may be reported to a credit bureau and may be reflected on your credit rating. Be sure you balance your checkbook, and be sure you have enough cash in your checking account to pay for every check you write. To keep your balance up-to-date, be sure to deduct from your check register all your ATM withdrawals, any fees charged for use of ATMs and any debit card transactions.

4. Defaulting on a loan. An unpaid loan balance reflects negatively on your credit report. You should contact the creditor to see if you can resolve the situation. It is best to resolve the situation, since the negative report will stay on your credit rating until you resolve it.

5. Unpaid liens (collection judgment) or child support. If you owe money because of a legal judgment, it can be reported on your credit history. Resolve these matters before you apply for a home loan. Consult with an attorney or your local legal aid society for assistance.

保持良好的信用

在建立了信用後，您必須努力保持良好的信用。以下是一些不經意就破壞您良好信用的情況：

1. 遲付款。所有的遲付款均會在您的**信用報告**中留有記錄，即使您後來補交了也一樣。您必須在截止日期前付帳單。在付款時，請務必留出足夠的時間，以便該付款能按時寄達您貸款機構的辦公室。如果有疑問，請提前幾天付帳單，以確保帳單會按時寄達。如果您錯過截止日期，則可能需要繳納昂貴的遲付罰款，並留下負面的信用影響。

2. 借款額超出信用限額。如果您的信用卡欠款超出了信用限額，就必須支付超額部分外加最低應付額。此外，您可能還要為此支付罰款。這些費用累積的速度相當快。（如果您經常需要額外的信用，就應當請貸方提高您的信用額度。另外，您還須檢討自己的花錢習慣，看看有些支出是否可以免除，或者乾脆用現金支付。）

3. 沒有足夠的資金兌現支票。支票跳票除了須付銀行不輕的罰款外，跳票記錄還可能會報告給信用局，並可能反映在您的信用評分中。支票帳戶的收支一定要保持平衡，並確保帳戶中有足夠的現金支付您開出的每一張支票。當您從自動提款機（ATM）提款，或使用過銀行現金卡後，要記得從帳戶中扣除這些金額及相關的手續費，這樣您對帳戶中的餘額才會心中有數。

4. 拖欠貸款。沒支付的貸款欠額會對您的信用報告有負面影響。您應當與貸方聯絡，了解是否能夠解決這個問題。如果真的有拖欠情形，最好能夠妥善解決，因為這個問題不解決，它就會成為一個負面記錄一直影響您的信用評分。

5. 未支付的債務（債務判決）或子女扶養費。如果法院判決您須支付欠債，信用報告中也會顯示出來。在您申請房屋貸款之前，有必要先解決這個問題。您可以向律師或所在地法律援助協會請教解決的方法。

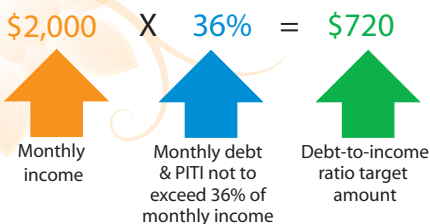


請提前幾天付帳單，以確保帳單會按時寄達。

If you miss your due date, you could face costly late fees in addition to the negative credit implications.



Debt-to-Income Ratio



6. Guaranteeing a loan for another person that is not paid back. Any loan you co-sign for another person is your responsibility if your co-borrower defaults. Consider these consequences before you co-sign for a friend or relative.

7. Excessive credit inquiries. When you are shopping for a car loan or a home loan, be sure to comparison shop within a short period of time such as two weeks. If you apply for credit with many lenders over a long period of time, it can hurt your credit report. Many inquiries for credit with different lenders over a long period of time may look like you are being denied for credit or that you are looking for too much credit and will not be able to manage it all. You can also obtain your own credit report and your credit score and comparison shop using that information. Tell a lender that these are the facts about you and tell the lender not to obtain a credit report about you at this early comparison shopping stage. A lender will want to verify the credit information later once you are more interested in what they have to offer.

8. Too much debt. Banks and lenders consider your total debt when deciding if you qualify for a mortgage loan. Although it depends on the mortgage, as a guide 28% of your **gross monthly income** can be used for your principal, interest, property taxes and insurance (PITI). Furthermore, your total monthly debt and PITI should not exceed 36% of your total gross monthly income (before payroll deductions). For example, if your monthly income is \$2,000, then \$720 is the target amount. While this is only a guideline, if your **debt-to-income ratio** is above 36%, you need to increase your income or reduce the amount you owe—or both. Keep in mind that buying a home is an important goal for your entire family, and improving your credit and your overall financial picture is worth the hard work.

9. Job/income instability. Lenders look for borrowers' employment or income stability for at least two years. If you changed jobs several times in the past two years (but remained in the same job industry), or if you were in school prior to working, be prepared to explain your job history to your prospective lender.

如果您錯過截止日期，則可能需要繳納昂貴的遲付罰款，並留下負面的信用影響。

6. 為別人的貸款作擔保，而這筆貸款違約未還。您替他人擔保的任何貸款，如果借款人違約不付，您都有責任償還。所以，在您替親友擔保之前，首先要考慮到後果。

7. 過多的信用查詢。在尋找汽車或房屋貸款、比較各家貸款計劃時，要注意時間不要太長，最好是在兩個星期內。如果您花很長時間，向多家貸款機構申請貸款，您的信用報告會因此受到影響。在一段時間內有多個貸款機構同時調查您的信用，會讓人覺得您的信用申請可能到處碰壁，或者您申請的信用太多，可能無法承擔。您可以自己索取一份信用報告和信用分數，它們可以在比較貸款時派上用場。自己告訴貸款機構他們所需的資料，請他們不要再去索取您的信用報告。不過，您自己獲得的信用資料只是在初期階段管用，如果您真的要申請某個貸款機構的貸款，那麼這家貸款機構最終還是會去調查核實您的信用資料。

8. 過多的債務。銀行及貸款機構在決定是否貸款給您時會考慮您的債務總額。儘管銀行要求的負債比例因貸款類型而異，但一般來說，您的**每月毛收入**的28%可用於您的本金、利息、地稅及房屋保險（PITI）。此外，您的每月總債務付款額，包括房子開銷（PITI）在內，不應超過您每月毛收入（扣稅之前）的36%。例如，如果您的每月收入為2,000美元，那您的總負債月付額不能超過720美元。雖然這祇是一般的準則，但如果您的**債務收入比**超過36%，您則需要提高收入或降低欠付額，或者既需提高收入又需降低欠付額。請記住，購買住宅是您整個家庭的一個重要目標，值得您為此努力去改善信用及整體財務狀況。

9. 工作/收入不穩定。貸款機構要求貸款者至少有兩年的穩定工作及收入。如果您在過去兩年內幾次變換工作（但仍然在同一個行業），或者您就業前在上學，請作好準備向貸款機構就這些情形作出解釋。



債務收入比

$$\begin{array}{ccccc} \$2,000 & \times & 36\% & = & \$720 \\ \uparrow & & \uparrow & & \uparrow \\ \text{每月收入} & & \text{每月負債額和房屋開銷不能超過每月收入的36\%} & & \text{最高負債額} \end{array}$$



You Have Rights



With so many things to watch for, it is easy to be confused by credit and loan applications. You may be unsure of the process and even more confused if you are turned down for a loan or a credit card. The good news is that you have rights as a consumer at every step of the process.

Under the **Equal Credit Opportunity Act**, you cannot be declined credit or given a different rate because of your race, gender, marital status, religion, age, national origin or the receipt of public assistance. Public assistance must be considered in the same manner as other forms of income. Under this law, if you are declined credit, you have the right to know why. (Ask for a written explanation, or ask to speak with someone on the telephone to explain the reason your application was turned down.)

Under the **Fair Credit Reporting Act**, you have the right to know what information credit bureaus are distributing about you, and you are entitled to that information being correct.

Under the **Truth-in-Lending Act**, lenders are required to provide you with written disclosures about the cost of credit and the terms of repayment before you enter into the transaction.

Under the **Fair Credit Billing Act**, procedures are provided for resolving billing errors on your credit card account.

The bottom line is that you have important rights as a borrower for every loan transaction you enter. Know your rights and protect yourself from becoming a victim of unscrupulous lending tactics.

Know your rights and protect yourself from becoming a victim of unscrupulous lending tactics.

您應有的權利

在申請信用或貸款時，有許多問題需要注意，有時難免會讓人感覺很混亂，理不清頭緒。有可能您本來就對申請程序感到沒有把握，如果申請被拒，就更不知該如何處理了。值得慶幸的是，在這過程的每一步中，作為消費者的您都享有一定權利。

按照「平等信用機會法則」的規定，貸款機構不得因您的種族、性別、婚姻狀況、宗教信仰、年齡、原國籍或接受公共援助等而拒絕您的信貸申請。公共援助必須與其他類型的收入同等對待。根據該法則，如果您的信貸申請被拒，您有權瞭解被拒的原因。（要求書面解釋，或者要求電話解釋申請被拒的原因。）

按照「公平信用報告法則」的規定，您有權瞭解信用局發出的關於您的資料內容，有權確保分發的資料準確無誤。

按照「誠實借貸法」的規定，貸款機構必須在您貸款程序開始之前向您書面提供貸款收費及還款條款的要求。

按照「公平信貸收費法則」的規定，貸方必須為您提供處理信用卡帳單錯誤的程序。

總而言之，作為貸款者，您在每一次貸款中都享有不可忽視的權利。您有必要瞭解自己的權利，保護自己，避免成為不肖貸款行為的受害者。



您有必要瞭解自己的權利，保護自己，避免成為不肖貸款行為的受害者。



CREDIT CARD TERMS

Whenever you apply for a new line of credit or answer an offer for a credit card, you should find a box listing the interest rate, grace period and annual fee, among other information. This box is required by law and should look something like this:

ANYBANK U.S.A. DISCLOSURES	
Annual percentage rate (APR) for purchases	0.00% for 12 months from date of account opening. After that, 10.99% variable.
Other APRs	Balance transfer APR; As long as first balance transfer is completed within 12 months from date of account opening, 0.00% for 12 months from date of first balance transfer. After that, 10.99% variable. Cash advance APR: 22.99% variable. Default APR; 31.99% variable, see explanation below.
Variable rate information	Your APRs may vary each billing period. The purchase and balance transfer rate equals the U.S. Prime Rate plus 2.99%. The cash advance rate equals the U.S. Prime rate plus 14.99% , with a minimum cash advance rate of 19.99%. The default rate equals the U.S. Prime Rate plus up to 23.99%.
Grace period for repayment of balances for purchases	Not less than 20 days if you pay your total new balance in full each billing period by the due date.
Method of computing the balance for purchases	Average daily balance (including new purchases)
Annual fees	None.
Minimum finance charge	\$0.50
Transaction fee for purchases made in a foreign currency	3% of the amount of each foreign currency purchase after its conversion into U.S. dollars.
Transaction fee for cash advances	3% of the amount of each cash advance, \$5 minimum.
Transaction fee for balance transfers	3% of the amount of each balance transfer, \$5 minimum, \$75 maximum. However, there is no fee with 0.00% APR balance transfer offer described above.
Late fee	\$15 on balances up to \$100 up to \$1000; and \$39 on balances of \$1000 and over.
Over the credit-line fee	\$35

信用卡條款

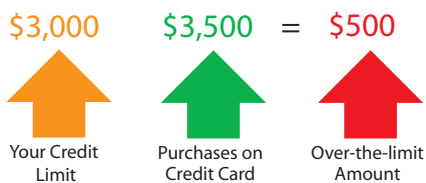
每當您申請新的信用額度，或對主動為您提供的信用卡作出回應時，您都應當看到一個列有利率、寬限期、年費等資訊的圖表。這個圖表是依法必須提供的，類似下列圖示：

ANYBANK U.S.A. DISCLOSURES	
Annual percentage rate (APR) for purchases	0.00% for 12 months from date of account opening. After that, 10.99% variable.
Other APRs	Balance transfer APR; As long as first balance transfer is completed within 12 months from date of account opening, 0.00% for 12 months from date of first balance transfer. After that, 10.99% variable. Cash advance APR: 22.99% variable. Default APR; 31.99% variable, see explanation below.
Variable rate information	Your APRs may vary each billing period. The purchase and balance transfer rate equals the U.S. Prime Rate plus 2.99%. The cash advance rate equals the U.S. Prime rate plus 14.99%, with a minimum cash advance rate of 19.99%. The default rate equals the U.S. Prime Rate plus up to 23.99%.
Grace period for repayment of balances for purchases	Not less than 20 days if you pay your total new balance in full each billing period by the due date.
Method of computing the balance for purchases	Average daily balance (including new purchases)
Annual fees	None.
Minimum finance charge	\$0.50
Transaction fee for purchases made in a foreign currency	3% of the amount of each foreign currency purchase after its conversion into U.S. dollars.
Transaction fee for cash advances	3% of the amount of each cash advance, \$5 minimum.
Transaction fee for balance transfers	3% of the amount of each balance transfer, \$5 minimum, \$75 maximum. However, there is no fee with 0.00% APR balance transfer offer described above.
Late fee	\$15 on balances up to \$100 up to \$1000; and \$39 on balances of \$1000 and over.
Over the credit-line fee	\$35





Over-the-limit Fee*



Your monthly billing scenario could be:

Minimum Payment	\$100
Over-the-limit amount	\$500
Over-the-limit fee	\$35
Total due	\$635

*These figures are for illustration only; actual payments will vary depending on your credit limit and agreement.

APR: This line explains your annual percentage rate, as well as any promotional period that may apply, such as the length of time you may receive an introductory reduced interest rate.

Other APRs: You may incur a different interest rate and fees for balance transfers or cash advances. These rates are often higher than your regular rate, so be sure you know your terms before you use these account features.

Variable rate information: In this case, the APR is tied to the U.S. Prime Rate. The U.S. Prime Rate is the published rate banks charge their top corporate lenders. Loans made by banks often are priced above or below the prime rate. With this variable rate, your loan rates are adjusted when the U.S. Prime Rate changes.

Grace period: On credit card accounts, this is the period of time (usually 20 to 25 days) when you can pay for your new purchases in full without being charged interest (if there is no previous balance).

Annual fees: You pay your lender this fee simply for maintaining your account. This fee is added to any interest you owe, and it is due even if you have no balance. This fee and any others the bank may charge for this account are included in your APR.

Transaction fee for purchases made in a foreign currency:

If you travel frequently, be aware of this extra fee assigned to your foreign purchases. Your lender charges this fee to convert foreign currency to U.S. dollars.

Transaction fee for cash advances:

Cash advance fees are expensive. In general, it is not a good idea to use your credit card for cash advances. You should have another source of funds, such as a savings account, set aside for emergencies.

Transaction fee for balance transfers:

Balance transfer offers can be enticing, but you must read the disclosures to see what additional fees you may be agreeing to pay. Keep in mind that if a payment is received after the due date (even if it is received within the “grace” period), discounted interest rates will escalate, often to a higher rate than you now pay.

Late fee: Late fees usually are charged as a percentage of the balance owed. It is easy to see how important it is to make your payments on time.

Over the credit-line fee: This is a penalty you pay to your lender for owing more than your credit limit. Be aware that when you are over your limit, you will owe your regular minimum payment, the total amount over your limit and your over-the-limit fee. Keep careful track of your balance to avoid this costly scenario (see chart).

年利率（APR）：這一欄解釋您的年溢率，也會包括提供優惠利率的促銷期限。

其他年利率（APR）：您需要注意餘額轉移或現金預支可能要支付不同的利率及費用。通常此類服務會收取比正常利率為高的利率，所以您在使用之前要先了解其規定。

浮動利率資訊：在此種情況下，年利率（APR）與貼現利率（prime rate）掛鉤。貼現利率是銀行向大的融資公司收取的利率。銀行提供的貸款利率通常是圍繞貼現利率上下調整。如果您使用的是浮動利率，那麼您的貸款利率就會隨著貼現利率的調整而變化。

免息期：在信用卡帳戶中，免息期是指在規定的期限內付清當月所欠的卡債（在這之前沒有欠款），而無須繳付利息。免息期通常為20至25天。

年費：您向貸款機構支付年費用於維持您的帳戶。年費是應付利息之外的另一項費用，即使您並無欠款，也需要支付這項費用。年費和銀行其他的收費都計算在年利率（APR）中。

外幣購物的手續費：如果您經常旅行，就要留意這項針對境外購物所收取的額外費用。您的信貸機構需要將外幣兌換成美元，因而徵收這項費用。

現金預支手續費：現金預支費用很高。一般來說，用信用卡預支現金的做法並不明智。您應當備有另一種資金來源，比如說儲蓄帳戶，以應付不時之需。

帳戶餘額轉移手續費：信用卡公司給您提供的餘額轉移條件可能十分有吸引力，但是您必須閱讀所有的文件，看看是否還需支付別的附加費用。請記住，如果付款在截止日期之後收到（即使是在「免息期」內），您的利率就不會再優惠，通常高於您現在的利率。

遲付罰款：遲付罰款通常按照所欠餘額的百分比收取。從這點來看您就可以明白按時付款有多重要。

超越信用額度罰款：這是信用卡卡債超過您的信用額度而向信貸機構支付的罰款。請注意，如果您的卡債超出了信用限額，除了需要支付正常的最低付款額外，還須支付超出的部分，外加罰款。如果您不想付出如此高的代價，就要小心掌控您的卡債。



超越信用額度罰款*



您的每月帳單項目可包括：

最低應付款	\$100
透支金額	\$500
透支罰款	\$35
總應付額	\$635

*這些數字只是作舉例之用。準確的付款額因個人的信用額度和所簽協議的不同而異。



Lenders, credit card companies and department stores may check your file to determine if you are a good risk for additional credit.

CREDIT REPORTING BASICS

Once you apply for, and establish, your own credit, many lenders or creditors report your history of payments to one or more of the nation's largest three credit bureaus—Equifax, Experian and TransUnion.

Your credit report may be accessed for many reasons. Lenders, credit card companies and department stores may check your file to determine if you are a good risk for additional credit. Additionally, your employer, landlord, insurance agent and cellular phone company, among others, may gain access to your credit file to determine your creditworthiness.

It is important to make sure the items in your file are accurate. Here is a sample credit report showing the information typically listed:

1 LEE, JOHN		*2 9923, WOODBINE, CHICAGO, IL, 60693 *3 10, N, CAMINO, OAKLAND				
TRANS UNION CREDIT REPORT						
<FOR> (I) D248	<SUB NAME> ABC DEPT. STORE	<MKT SUB> 06 CH	<INFILE> 4/74	<DATE> 02/15/94	<TIME> 09:36 CT	
<SUBJECT> LEE, JOHN				<SSN> 001-01-0418	<BIRTH DATE> 2/53 <TELEPHONE> 555-4212	
<CURRENT ADDRESS> 9932 WOODBINE, #9B CHICAGO IL. 60693 <FORMER ADDRESS> 10 N. CAMINO, OAKLAND CA. 94583 <			<DATE RPTD> 11/93			
<CURRENT EMPLOYER AND ADDRESS> MARRIOT HOTELS 8638 GRANT, ANYTOWN IL.		2/92 POSITION> <INCOME> CONCIERGE 32500Y	<VERF> 1/94	<RPTD> 1/94	<HIRE> 1/91	

SPECIAL MESSAGES						
TRANS-ALERT: INPUT ADDRESS DOES NOT MATCH FILE ADDRESS						
***HAWK-ALERT: VERIFY INPUT... CURRENT ADDRESS IS COMMERCIAL						

MODEL PROFILE			* * * ALERT * * *			
***NEW DELPHI ALERT: SCORE			+775:26.03,06,25 ***			

CREDIT SUMMARY						
PR=1	COL=1	NEG=1	HSTNEG=1-5	TRD=2	RVL=1	INST=1
	HIGH CRED	CRED LIM	BALANCE	PAST DUE	MONTHLY PAY	MTG=0
REVOLVING:	\$500	\$1000	\$100	\$	\$20	OPN=0
INSTALLMENT:	\$16.0K	\$	\$12.4K	\$1974	\$282	INQ=2
TOTALS:	16.5 K	\$1000	\$12.5K	\$1974	\$302	

PUBLIC RECORDS						
SOURCE	DATE	LIAB	ECOA	ASSETS	PAID	DOCKET#
TYPE			COURT LOC		1/94	PLAINTIFF/ATTORNEY
Z 4932059	8/93 R	13.0K	C	\$5000		93B38521
CHAPTER 11	BANKRUPTCY		CHICAGO, IL	R. SMITH/D. WINSLOW		

COLLECTIONS						
SUBNAME	SUBCODE	ECOA	OPENED	CLOSED	SPLACED	CREDITOR MOP
ACCOUNT #			VERIFIED		BALANCE	REMARKS
ADVANCED COL Y 999C0004 I			3/93	3.93F	\$2500	ABC BANK 09P
12345			2/94A	\$1000		MAKING PAYMENTS

TRADES						
SUBNAME	SUBCODE	OPENED	HIGHCRED	TERMS	MAXDELQ	PAYPAT
ACCOUNT #		VERIFIED	CRED LIM	PASTDUE	AMT-MOP	PAYPAT13-24
ECOA COLLATRL/LOANTYPE CLSD/PD			BALANCE	REMARKS	MO 30/60/90	1-12 MOP
AMERICAN BK	B 6661001	10/92	\$16.0K	60M282	11/93	545543211111 I05
9876543210		2/94A	\$1974	\$1974 05	11111111	
I	NISSAN MAXIMA		\$12.4K	*CONTACT SUBSCRIBER	19V	1/ 1/ 5
FILENES	D 3847002	6/89	\$500	MINQ20		11111111111111 R01
2212345678		1/94A	\$1000			11111111111111
C	/CREDIT CARD		\$100			48V 0/ 0/ 0

INQUIRIES						
DATE	SUBCODE	SUBNAME	DATE	SUBCODE	SUBNAME	
2/15/94	DCH248	ABC DEPT STORE :	1/7/94	NPH9999	TEST BANK	

END OF CREDIT REPORT — SERVICED BY :					810-524-2222	
TRANS UNION CORPORATION PO BOX 390, SPRINGFIELD, PA. 19064.						

信用報告基本知識

一旦您申請及建立了自己的信用，您的信用就會向全國最大的三家信用局 — Equifax、Experian及TransUnion呈報。

調查信用報告的原因有多種。貸款機構、信用卡公司及百貨公司調查您的信用是為了決定是否可以給您額外的信用額度。此外，您的僱主、房東、保險經紀、手機公司等可能查閱您的信用檔案，以確定您是否有信譽。

確保您的信用記錄準確無誤十分重要。以下是信用報告的樣本，它列出了一般的信用報告所包含的內容：

1 LEE, JOHN		*2 9923, WOODBINE, CHICAGO, IL, 60693*3 10, N. CAMINO, OAKLAND			
TRANS UNION CREDIT REPORT					
<FOR> (I) D248	<SUB NAME> ABC DEPT. STORE	<MKT SUB> 06 CH	<INFILE> 4/74	<DATE> 02/15/94	<TIME> 09:36 CT
<SUBJECT> LEE, JOHN				<SSN> 001-01-0418	<BIRTH DATE> 2/53 <TELEPHONE> 555-4212
<CURRENT ADDRESS> 9932 WOODBINE, #9B CHICAGO IL. 60693		<DATE RPTD> 11/93			
<FORMER ADDRESS> 10 N. CAMINO, OAKLAND CA. 94583		2/92 POSITION> <INCOME> CONCIERGE	<VERF> 1/94	<RPTD> 1/94	<HIRE> 1/91
<CURRENT EMPLOYER AND ADDRESS> MARRIOTT HOTELS 8638 GRANT, ANYTOWN IL.		32500Y			
SPECIAL MESSAGES					
TRANS-ALERT: INPUT ADDRESS DOES NOT MATCH FILE ADDRESS					
***HAWK-ALERT: VERIFY INPUT...					
CURRENT ADDRESS IS COMMERCIAL					
MODEL PROFILE					
NEW DELPHI ALERT: SCORE +775:26.03.06.25					
CREDIT SUMMARY					
PR=1	COL=1	NEG=1	HSTNEG=1-5	TRD=2	RVL=1
INST=1	MTG=0	OPN=0	INQ=2		
REVOLVING:	\$500	CRED LIM	BALANCE	PAST DUE	MONTHLY PAY
INSTALLMENT:	\$16.0K	\$	\$100	\$	90%
TOTALS:	16.5 K	\$1000	\$12.4K	\$1974	\$282
			\$12.5K	\$1974	\$302
PUBLIC RECORDS					
SOURCE	DATE	LIAB	ECOA	PAID	DOCKET#
TYPE			COURT LOC	1/94	PLAINTIFF/ATTORNEY
Z 4932059	8/93 R	13.0K	C	\$5000	93B38521
CHAPTER 11	BANKRUPTCY		CHICAGO, IL	R. SMITH/D. WINSLOW	
COLLECTIONS					
SUBNAME	SUBCODE	ECOA	OPENED	CLOSED	SPLACED
ACCOUNT #			VERIFIED		BALANCE
ADVANCED COL Y 999C0004 I			3/93	3.93F	\$2500
12345			2/94A	\$1000	CREDITOR MOP
					REMARKS
					ABC BANK 09P
					MAKING PAYMENTS
TRADES					
SUBNAME	SUBCODE	OPENED	HIGHCRED	TERMS	MAXDELQ
ACCOUNT #		VERIFIED	CRED LIM	PASTDUE	AMT-MOP
ECOA COLLATRILO/LOANTYPE CLSD/PD			BALANCE	REMARKS	MO 30/60/90
AMERICAN BK	B 6661001	10/92	\$16.0K	60M282	11/93
9876543210		2/94A	\$1974	\$1974 05	11111111
I	NISSAN MAXIMA		\$12.4K	*CONTACT SUBSCRIBER	19V
					1/ 1/ 5
FILENES	D 3847002	6/89	\$500	MINQ20	111111111111 R01
2212345678		1/94A	\$1000		111111111111
C	/CREDIT CARD		\$100		48V
					0/ 0/ 0
INQUIRIES					
DATE	SUBCODE	SUBNAME	DATE	SUBCODE	SUBNAME
2/15/94	DCH248	ABC DEPT STORE :	1/7/94	NPH9999	TEST BANK
END OF CREDIT REPORT — SERVICED BY :					
TRANS UNION CORPORATION PO BOX 390, SPRINGFIELD, PA. 19064.				810-524-2222	



貸款機構、信用卡公司及百貨公司調查您的信用是為了決定是否可以給您額外的信用額度。



**Good credit helps you
realize your dreams.**

In general, a credit report lists the following:

1. Your name, address, Social Security number (SSN) and date of birth. It also may list your current and previous employers if you provided that information on a credit application.

2. Your credit information, including current and past loans and credit accounts, such as credit cards, student loans, car loans and previous mortgages on which your name and SSN appear. The information will include the date each loan or line of credit was opened, the current loan balance and your recent payment history, including any late or skipped payments, collections or repossessions.

3. Information from public records, including past bankruptcies, foreclosures, tax liens, judgments from lawsuits and past due child support.

4. A list of recent inquiries into your credit made by any lenders from which you have applied for credit.

It is strongly recommended that you review your credit report periodically. Once a year is ideal. The Fair Credit Reporting Act entitles you to one free credit file disclosure in a 12-month period. To request this free annual disclosure you may contact www.annualcreditreport.com or call (877) 322-8228.

Or you can order your report from any one of the credit bureaus listed here:

Equifax

(800) 685-1111 or
www.equifax.com

Experian

(888) 397-3742 or
www.experian.com

TransUnion

(800) 916-8800 or
www.transunion.com

WHY THREE?

Three credit bureaus. Three credit reports. Three different credit scores. Why? It is true that the information on your credit report may differ slightly from one credit bureau to another. This is because not all creditors report their information to the same credit bureaus. For this reason, it is a good idea to order a report from each of the three bureaus or to obtain a combined report that lists data from all three sources. (This type of report may be called a three-in-one report or a “merged” credit report.) Learn more at www.myfico.com.

信用報告一般包括以下內容：

1. 您的姓名、地址、工卡號碼（SSN）以及出生日期。如果您在申請信用時提供了您現任及前任雇主的資料，信用報告中也會排列出來。

2. 您的信用資料，包括目前及以前的貸款及信用帳戶，例如信用卡、學生貸款、汽車貸款以及以前用您的姓名及工卡號碼申請的房屋貸款。信用資料包括每筆貸款或信用額度開設的日期、目前貸款餘額以及付款狀況，包括任何遲付款或漏付款、催收或沒收記錄。

3. 公共記錄資料，包括過去宣告破產、喪失抵押品贖回權、拖欠稅款，訴訟判決以及未按時支付子女扶養費等。

4. 您最近所有申請過信貸的貸款公司對您所做的信用調查。

我們建議您定期審查您的信用報告，最好每年一次。「公平信用報告法」規定，消費者每十二個月可免費索取一份信用報告。您可以去www.annualcreditreport.com網站，或電洽 (877) 322-8228 索取免費報告。

您還可以從下列三家信用局中的任何一家索取：

Equifax

(800) 685-1111

網址 www.equifax.com

Experian

(888) 397-3742

網址 www.experian.com

TransUnion

(800) 916-8800

網址 www.transunion.com



為什麼有三家信用局？

三家信用局。三份信用報告。三個不同的信用得分。為什麼呢？這是因為並非所有貸方都將資料向同一家信用局報告。每家信用局在信用報告中顯示的資料可能略有不同。因此，最好是每一家都索取一份，或者索取一份綜合信用報告。

（這種報告稱為三合一報告或「合併」信用報告。）如果您想了解更多詳細的資訊，請去 www.myfico.com 網站查詢。



**If you find an error
in your credit report,
you have the right to
correct it.**

What If Something Is Wrong?

If you find an error in your credit report, you have the right to correct it. It is crucial that you address the problem as soon as possible, since errors can affect your ability to obtain a loan or affect how much you will have to pay to get a loan in the future.

There are procedures for alerting the credit bureaus about mistakes on your report. On your report, you will find detailed information on the steps you should take to correct any errors. Write the credit bureau to report the problem, and keep a record of what you send.

You can also call the credit reporting agency and they will instruct you regarding any additional steps you must take to resolve your issue. You may be required to send copies of statements or payments to the agency to explain your concern. Additionally, you may be asked to send an explanation of the matter in writing.

By law, a credit bureau must respond to your complaint within 30 days. If the bureau agrees with you, and the item is determined to be inaccurate, your creditor must notify the other credit bureaus about the issue so they can correct your credit history.

If the credit bureau is unable to resolve your complaint, you should contact the specific creditor in question. Keep accurate records of your contact and

conversations, and ask that they correct their error and report their correction to the credit bureaus. If they refuse, you have the right to place a brief explanation in your credit file. Limited to 100 words, your statement can explain an unusual situation, such as one in which you refused to pay a bill because an item was defective or not delivered. In this case, the negative item will still appear on your report, but your explanation will accompany it.

Knowing the Score

In addition to your credit history and your credit report, there is another way credit reporting bureaus indicate your creditworthiness. Credit bureaus use a **credit score** which uses statistical data to evaluate information contained on your credit report. Your credit score is based on information from your credit report, and it helps determine the interest rate, terms and fees associated with your loan. It is important to know that factors such as income, age, race, religion, national origin, gender and marital status are not incorporated into a credit score. A good credit score is not related to a high income. People with modest incomes can establish good credit, and people with higher incomes still may need to establish good credit.

Based on computerized models that assign values to the factors listed on your credit report, the process of credit scoring can be complex, but the basic

信用報告上的資料有誤怎麼辦？

如果您發現您的信用報告有誤，您有權予以糾正。您有必要儘快解決這些問題，不然的話，它會影響您的貸款能力，或者影響您將來申請貸款時須支付的費用。

向信用局申訴信用記錄的錯誤有一定的程序。您信用報告裡會有關於糾正錯誤應採取的步驟的詳細資訊。請打電話給信用局報告發現的問題，並保留一份電話記錄，註明通話日期、時間以及接聽電話人的姓名。

信用局會告訴您解決問題的下一步該怎麼做。為了將問題解釋清楚，您也許需要將帳單或付款副本寄給信用局。此外，您可能還需動筆作出書面解釋。

法律規定，信用局必須在三十天內對您的申訴作出答覆。如果信用局同意您的意見，判定有關資料的確有誤，貸方就必須將情況通知其他信用局，以便他們糾正信用記錄中的錯誤。

如果信用局無法解決您的申訴，您應當與所涉及的貸方聯絡。準確詳細地記錄聯絡及談話內容，並要求對方糾

正錯誤，向信用局報告糾正結果。如果對方拒絕您的要求，您有權在您的信用記錄中放入一份簡短的聲明。您的陳述不得超過100個字，對不尋常的情況作出解釋，例如您拒付帳單是因為您購買的物品有缺損或者沒有送達。這樣做，雖然不能讓負面記錄從信用報告中消失，但您的解釋會有一定的作用。

了解信用分數

除信用歷史和信用報告外，信用局還利用另一種工具評估您的信譽：信用分數。信用評分系統利用統計數據對貸款者的信用進行評估。您的信用分數是基於信用報告上的資料，它可以幫助決定您所申請貸款的利率、條款及收費。信用評分系統的設計十分客觀，收入、年齡、種族、宗教信仰、原國籍、性別及婚姻狀況等因素均不包括在內。良好的信用分數並不代表收入很高。中低收入人士可以很容易地建立良好的信用，而高收入人士仍然需要具備良好的信用。

信用分數的計算方式是將您信用報告中的各項因素加以電腦分析。信用評分程序可能很複雜，但是最基本的一點是：信用分數越高越好。如果您的



如果您發現您的信用報告有誤，您有權予以糾正。



If you have a good credit score, you will receive preferred interest rates and terms, and your approval process will be faster and easier.

fact is this: the higher your score, the better. The better your credit report — the higher your credit score. If you have a good credit score, you will receive preferred interest rates and terms, and your approval process will be faster and easier. You often will have your choice of lenders and loan offers, whereas a potential borrower with less than perfect credit may have fewer options.

The most common credit score used today is called a FICO (Fair, Isaac & Co.) score. FICO scores are ranked on a scale from 300 to 900 points. Higher scores are associated with a better credit record and therefore are a lower risk to the lender.

When you apply for a loan, you should ask your lender to explain how your credit score was factored into the lending decision and what effect a better score would have on your loan terms or interest rate. Note that credit scoring is just one tool a lender may consider when deciding whether to extend credit or what interest rate and fees to charge. If you have little or no credit history, you may not have enough information on file for a credit score to be calculated. Keep in mind that with time, diligence and responsible use of credit, you will have a good credit history and a credit score to be proud of.

DENIED? WHAT NEXT?

If you are denied credit, do not give up. First, ask for an explanation of why you were turned down. You are entitled to this by law if you ask within 60 days of being denied credit. If you were turned down because of an error in your credit report, report the error to the credit bureau right away. If the denial was because of an unpaid obligation in your credit history, call your creditor to settle the past debt, or work out a payment plan. If the denial was because of your limited credit history, ask your lender if you can establish a "non-traditional" credit history.

"Non-Traditional" Credit History

A borrower will be most successful in showing a lender that they have paid their debts on time as agreed if they can show several months or a year of consecutive payments. These payments can be documented with cancelled checks, copies of transmittals or possibly a letter from the creditor.

Lenders may be willing to take a look at a variety of types of payments. For example, lenders may look at utility payments, cell phone payments, regular deposits into a savings account, regular transmittal of money out of the country to family members, payment of rent even to a family member.

信用分數高，就能獲得優惠的利率及條款，貸款審批程序就會更迅速、更簡單。信用分數高的貸款者通常可以自由選擇貸款機構及貸款計劃，而信用不太好則沒有太多的選擇。

目前，最常用的信用分數為FICO（Fair, Isaac & Co.）分數。FICO分數最低300點，最高900點。信用分數較高，信用記錄一定也比較好。

當您申請貸款時，您應當讓貸款機構解釋信用分數在他們審批貸款中所佔的比重，信用分數越高是否貸款條款或利率就越好。值得注意的是，信用分數只是貸款機構就是否批准貸款或給予何種利率及收取多少費用作出決定時使用的一個工具。如果您信用有限，或者完全沒有信用，也許您就沒有足夠的信用記錄用來計算信用分數。請記住，祇要以勤勉負責的態度使用信用，假以時日，您就會擁有使您驕傲的良好信用歷史及信用分數。

申請信貸遭拒？下一步怎麼辦？

如果您申請信貸被拒，不要放棄。您可以採取以下步驟，了解申請被拒的原因，以及該做些甚麼才能避免將來的申請不再被拒絕。首先，您可以要求貸方就拒絕您的申請作出解釋。法律規定，您有權利在信貸申請被拒的60天內提出這項要求。如果您是由於信用報告中的錯誤而被拒，您可以立即將這項錯誤呈報信用局。如果是由於有欠款未還而被拒，您就應該打電話給貸方，解決過去的債務問題，或者是重新商定還款計劃。如果申請被拒是因為您信用不足，您可以向貸款機構詢問是否能建立「非傳統信用」。一些銀行及貸款機構會採取此種方式與您合作，以信用推薦信及房租、水電瓦斯等的付款記錄來作為您信譽的憑證。

「非傳統性」信用史

如果貸款人能夠提供過去幾個月或者一年來的付款記錄，就能成功地向貸款機構顯示他們一直都有按時支付債務。回籠支票、付款記錄影本、或債權人出具的信函都可以用來作為付款的證明。

貸款機構接受的付款證明有很多種，包括：水電瓦斯、手機的付款證明；儲蓄帳戶的定期存款；定期匯款給海外親友的記錄；以及支付房租的記錄，包括付租給家人。



如果您的信用分數高，就能獲得優惠的利率及條款，貸款審批程序就會更迅速、更簡單。



With identity theft a very real possibility for all consumers, it is important that you and your family work diligently to protect your personal data.

Identity Theft

Today, it is vital that you protect your personal information. With identity theft a very real possibility for all consumers, it is important that you and your family work diligently to protect your personal data. Examples of identity theft include:

- Using another person's name or SSN to open or use a credit card account.
- Opening a cellular phone or utility account using another person's name or identifying information.
- Obtaining a loan in another person's name.
- Opening a bank account in another person's name.

Thankfully, if you are diligent and review your bank and credit card statements regularly, you are likely to spot any suspected fraud early and get it resolved quickly. But the responsibility lies mainly on you, the victim, to report the fraudulent activity.

Here are some steps you can take to avoid identity theft:

- Review all statements (bank, credit card, insurance, mortgage, loans, telephone, etc.) every month. These days, a simple glance at your balance due is not enough. Pay careful attention to any unusual activity or unfamiliar transactions.
- Know when your statements are due. If your bill does not arrive when you expect it, call your credit card company. Be aware of the possibility that a thief has stolen your mail, called your creditor and changed your mailing address to conceal fraudulent activity.
- Never give out personal information, especially your SSN, by phone, via mail or online unless you are initiating the contact. There are many scams that pretend they are doing legitimate business and need your personal information.
- Destroy (by shredding or tearing up) any paperwork that lists your personal information, including receipts, forms, statements and loan or credit card offers.
- Mail your outgoing letters and bill payments at the post office, where they are less likely to be stolen than if you leave them in your home mailbox for pickup.
- Keep your Social Security card at home, separate from your wallet, in a safe place.
- Only carry in your wallet your main form of identification (such as your driver's license) and a limited number of bank or credit cards. The more items you carry, the more items can be lost or stolen from you.

身份被盜用

保護您的個人資料極為重要。在建立良好信用的過程中會有更多的人有機會查閱您的財務記錄。由於所有的消費者都很可能遇到身份遭竊的問題，您及家人十分有必要努力保護好自己的個人資料。盜竊身份的例子包括：

- 用他人的姓名或工卡號碼開設或使用信用卡帳戶。
- 用他人的姓名或身份資料開設手機或水電瓦斯帳戶。
- 用他人的姓名申請貸款。
- 用他人的姓名開設銀行帳戶。

值得慶幸的是，如果您很細心地定期核對您的銀行及信用卡帳單，您就很可能會及早發現可疑之處，並迅速予以解決。但是，欺詐活動最主要的還是得由作為受害者的您本人來報告。

您可以採取以下措施來避免身份被盜用：

- 每月核對所有帳單（銀行、信用卡、保險、房屋貸款、貸款、電話等）。僅僅粗略地查看欠付的餘額是不夠的。對那些不尋常或不熟悉的購買記錄要特別留意。
- 了解您的帳單何時送達。如果您的帳單沒有在預期的時間送達，打電話給信用卡公司查詢。要警覺有人偷取您郵件的可能性，這個人可能打電話給您的貸方，更改了郵寄地址，讓您無法發現其詐欺活動。
- 除非是您主動與對方聯絡，否則絕對不要在電話上、郵件中或網上透露您的個人資料，尤其是您的工卡號碼。有很多欺詐行為都是以合法的生意作幌子，詐取您的個人資料。
- （用剪碎或撕碎的方法）銷毀含有您個人資料的文件，包括收據、表格、對帳單及向您推銷貸款或信用卡的郵件。
- 直接去郵局投遞信函及帳單付款。自己去郵局投遞與放在住宅的郵箱內由郵遞員拿取相比，郵件被偷的可能性小一些。
- 將您的工卡放在家中一個安全的地方，不要放在皮夾中隨身攜帶。
- 僅在皮夾中攜帶主要身份文件（例如駕照）以及少量的銀行卡或信用卡。您隨身攜帶的東西越多，丟失或被竊的可能性就越大。



由於所有的消費者都很可能遇到身份遭竊的問題，您及家人十分有必要努力保護好自己的個人資料。

Being Credit Wise



It is only with careful management and persistence that you will establish and maintain your good credit history and a good credit score.

Now that you have credit of your own, you must manage it wisely. It is only with careful management and persistence that you will establish and maintain your good credit history and a good credit score. As you move toward your goal of homeownership, here are some important tips to follow when using credit to make purchases.

Don't buy what you cannot

afford. Each time you want to make a purchase with a credit card—no matter how large or small the item—consider that you are getting a loan to pay for it. Do you really want to pay 20% more for the privilege of financing your trip to Asia or hosting a large gathering to celebrate your child's first birthday? That is exactly what you are doing if you cannot or do not pay your balance in full each month.

Pay your balance in full—before your grace period ends.

Just because you have credit does not mean you have to keep a revolving balance. If you have the means, pay your entire balance due. If you cannot pay your entire balance, try to pay as much as possible.

Pay more than the minimum payment.

If you only pay the minimum payment on your credit card every month, it will take you years to pay your balance, and that is if you do not make any additional purchases with the credit card. Always pay more than your minimum payment.

Evaluate your needs versus your wants. Practice delaying nonessential purchases for items you want until you have enough cash to buy them. Use

credit only for items you really need. In Asian cultures, certain customs are important and are considered a need. Consider whether having your baby's first birthday celebration for hundreds of people or hosting an elaborate wedding for hundreds of people (including the pre-wedding customs and rituals associated with an Asian wedding) is a need or a want.

Be savvy about credit industry

tactics. Credit card companies use many techniques to get you to borrow more money than you need. Enticing promotions to open new accounts ("Apply today and get a free tote bag!") "Open a new account and get 10% off your first day's purchases!") and attractive in-store promotions offering "no interest and no payments for six months," may sway you to open new accounts you do not really need. Although your obligation for payment of this debt starts six months after your purchase, if you do not pay off the balance you may face hefty finance charges when your promotional period ends.

Be wary of special offers. Once you establish credit, you will be offered more credit. Be wary of offers for balance transfers or for new accounts that may contain hidden fees. Be sure to read all the terms before you sign any new credit agreement.

Be aware of fees, fees, fees.

From fees for using convenience checks (often included with your monthly credit card statement) to cash advance fees, to charges for optional services like credit insurance or credit

明智地管理信用

現在您已經建立了自己的信用，但還必須明智地管理信用。只有經過小心的管理及持之以恆的努力才能建立與維護良好的信用、獲得滿意的信用分數。當您朝著實現屋主夢的目標努力時，以下一些使用信用卡購物的訣竅，可以用來作為參考。

切勿購買您負擔不起的物品。每次您想用信用卡購物時——無論物品的大小——請想一想您是在借錢買東西。您是否真的願意為借錢到亞洲旅行或為孩子的週歲舉辦大型慶生會而多付20%的費用？如果您無法或沒有每月付清欠款，您實際上就是多付了20%以上的費用。

在免息期到期前付清餘額。您有信用額度可以使用並不意味著您一定需要保持欠款額。如果您有辦法付清全額，儘量付掉它。如果您無法做到全額支付，就盡量多付一些。

還款超過最低付款額。如果您每月僅支付信用卡的最低付款額，就算您不再購買其它物品，也需要多年才能付清餘額。每月的付款要儘量做到超過最低付款額的要求。

比較需要和願望。嘗試將您想要而非必需品推遲到您有足夠的現金後再購買。用信用額度購買您真正需要的物

品。在亞洲文化中，某些習俗很重要，而且被視作一種需要。請考慮一下為您的寶寶舉辦數百人之眾的週歲慶生會或舉辦一場賓客雲集的豪華婚禮（包括亞式婚禮的婚前習俗及禮儀）是一種需要還是一種願望。

冷靜面對信用行業的推銷招數。信用卡公司絞盡腦汁使用各種方法就想讓您能去多借錢。開設新帳戶促銷計劃層出不窮（「今天就申請，送免費手袋一只！」「開設新帳戶，第一天購物可享10%的折扣！」）以及「六個月無須還款、沒有利息」的促銷計劃可能讓您動心，開設並不真正需要的新帳戶。儘管您可以等到六個月後才開始償還這筆債務，但一旦促銷期結束，而您無法一次付清，所付出的代價就高了。

對主動提出的優惠三思而後行。您一旦建立了信用，就會有許多信用卡公司主動向您提供更多的信用。對那些優惠帳戶餘額轉移或新開帳戶計劃要特別留心，看看是不是含有隱藏性費用。在簽署任何新信用協議之前要認真閱讀所有的條款。

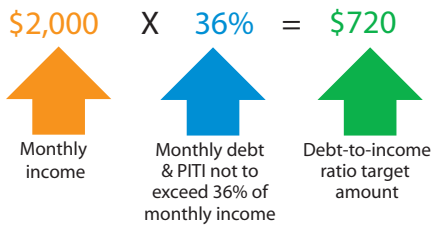
留心各種收費。從使用信用支票（通常附在您每月信用卡帳單中）的收費、現金預支收費到信用保險或信用



只有經過小心的管理及持之以恆的努力才能建立與維護良好的信用、獲得滿意的信用分數。

When you buy an item with credit, over time you pay far more than the purchase price.

Debt-to-Income Ratio

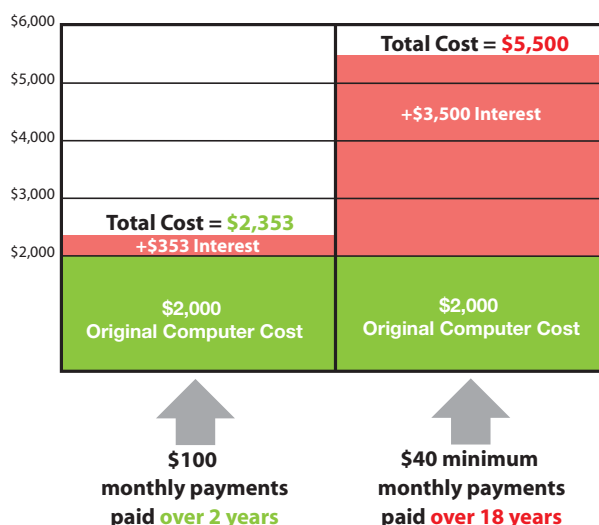


Remember your debt-to-income ratio. In general, lenders like to see that your monthly housing expenses do not exceed 28% of your gross monthly income, and that your total monthly debts and housing expenses do not exceed 36% of your monthly income. As you work to establish your good credit, keep this ratio in mind, and keep your spending to a minimum.

The True Cost of Minimum Payments

When you buy an item with credit, over time you pay far more than the purchase price. Consider the following example.

True Cost of Minimum Payments



NOTE: These rates and figures came from the online debt reduction planner/calculators at CNNMoney.com

Mr. Yang wants to buy a \$2,000 personal computer. His children will use the computer for their schoolwork, and Mr. Yang and his wife will use the computer to keep in touch with family around the world.

Mr. Yang decides to use his credit card to pay for the new computer. He knows the importance of paying his bill on time, and he faithfully makes his \$40 minimum payment each month. But at 18% interest, it will take Mr. Yang about 18 years and 5 months to pay for that computer—and that is only if he never adds another purchase to his credit card balance. Ultimately, Mr. Yang will have paid more than \$3,500 in interest alone. That means Mr. Yang will spend more than 18 years and more than \$5,500 for what was a \$2,000 computer, which most certainly will be obsolete within a few years of its purchase. By the time the computer is paid in full, Mr. Yang's children might have their own children.

While this purchase was made with the best intentions, it was not a smart financial choice. Mr. Yang would have served his family better by saving \$2,000 and paying cash for the computer. Or, if he had to use credit, he should have made a plan to pay far more than the minimum payment each month.

By paying \$100 per month and not adding any more purchases to his balance, Mr. Yang would have paid for the computer in only two years, incurring just \$353 in interest.

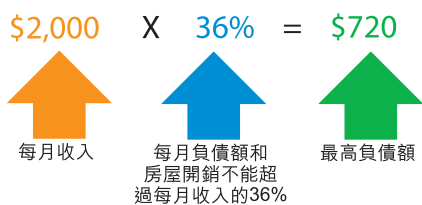
當您用信貸購物時，您支付的累積費用將超過實際購買價格。

監管等選擇性服務收費，您可能會發現自己要額外繳各種不同的費用。權衡一下您為這類特殊服務付出的費用與得到的回報，看看是否合算，再考慮清楚您是否真的需要這些服務。

楊先生想購買一台價值2,000美元的個人電腦。他的孩子可以在電腦上做功課，他自己和太太可用電腦與世界各地的家人保持聯絡。

楊先生決定用信用卡來購買他的新電腦。他了解按時付帳單的重要性，並每月按時支付40美元的最低付款額。但是由於利息高達18%，楊先生大約需要十八年又五個月的時間才能付清這台電腦的費用——而且還是在他不再用該信用卡購買其它東西的前提下。最終，楊先生僅利息部份就需付出3,500美元。這意味著楊先生將為這台價值2,000美元的電腦耗時超過十八年，花費超過5,500美元，而這台電腦在購買幾年後肯定會過時。在付清這台電腦費用後，楊先生的子女可能已經有了自己的孩子。

債務收入比

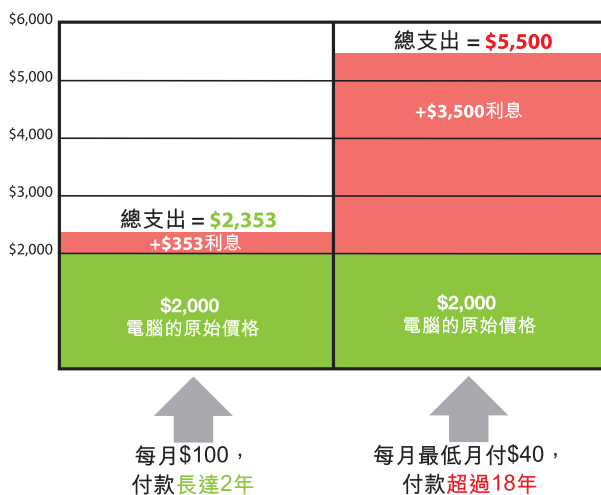


記住您的負債比例。通常，貸款機構希望您的每月房屋開支不要超過您每月毛收入的28%，您的其它債務及房屋開支不要超過您月收入的36%。您在努力建立良好信用的過程中，請記住這一比例，將您的開支保持在最低限度。

最低付款額的真相

當您用信貸購物時，您支付的累積費用將超過實際購買價格。請看以下事例。

最低付款額的真相



註釋：以上費率及數字來自CNNMoney.com網站中的網上債務減少規劃表/計算器。

儘管這項購買目的很好，但卻不是一項明智的財務選擇。如果楊先生儲蓄2,000美元後再用現金購買這台電腦，則會對家庭更有利。另外，如果他必須使用信用，那麼至少應當計劃每月不僅僅支付最低付款額，要盡量多付一些。

如果每月支付100美元並且不再購買其他物品增加欠款，楊先生僅需兩年時間就可以償還這台電腦的費用，僅需支付353美元的利息而已。



Shop around for the best rates and services when you are ready to apply for a credit card or a loan.

Getting the Credit You Deserve

There are many sources of credit in today's marketplace. As a savvy consumer and borrower, you have more choices than ever before. Be sure to shop around for the best rates and services when you are ready to apply for a credit card account or a loan.

Your first stop should be the bank or credit union where you do business. And you should not stop there. Check at more than one lender before you make a decision. If someone tells you that "Your credit is so difficult that I'm the only person who will work with you" they are most likely not telling you the truth. You also may be a member of an affinity group, such as a community organization, that offers a credit card. As you build your good credit and consider various options, you may want to take advantage of credit cards that offer value-added services, such as travel rewards or points you can redeem for merchandise. Just be aware of any fees associated with the extra services you receive. Also, always compare the interest rates that you pay for these value-added credit cards with the rates for credit cards that do not offer "free" benefits. You may pay more in fees and interest for the free rewards than you would pay if you used cash to buy the trip or merchandise yourself.

Reading the Small Print

Before you accept any credit agreement, you should understand everything on the disclosure. Pay careful attention to any fees associated with extra services or convenience. Credit cards, lines of credit and loans may include annual fees, late payment fees, cash advance fees, balance transfer fees, currency exchange fees and charges for periods when you are not using the available credit. Ask questions if you do not understand the terms, and do not accept the loan if you do not understand, or do not agree to, the terms.

Home Equity Lines of Credit

Once you own a home and have built equity (meaning the home is valued at a higher dollar amount than what you owe on the mortgage), it is easy to think of a home equity line of credit as if it were a credit card, but you must remember that its repayment is guaranteed by your home. Defaulting on a home equity line of credit may put your family home at risk of foreclosure. In general, good uses of a home equity loan or line of credit are to finance projects that increase the value of your home, such as replacing an aging roof or repainting its exterior. Using a home equity line of credit for personal purchases or non-critical expenses, such as a family vacation, is not recommended.

獲得您應有的信貸

當今的市場上有很多的信貸來源。作為一位明智的消費者及借貸者，您比以前有更多的選擇。當您準備好申請信用卡帳戶或貸款時，您需要多作比較，尋找最佳的利率與服務。

您第一個考慮的對象應當是與您有業務往來的銀行或信用合作社。您也可能是某個慈善團體的成員，比如說社區組織，而這個團體提供信用卡。當您建立良好信用並要考慮各種不同選擇時，您應當利用提供增值服務的信用卡，例如可用於兌換商品的旅行獎勵或點數。但要留意您是不是需要為這些額外服務支付費用。此外，要不時拿這種有增值服務的信用卡的利率與那些沒有「免費」福利的信用卡利率進行比較。您為這些免費獎勵支付的費用及利息可能會超過您自己用現金支付旅行或商品的費用。

閱讀用小字體印刷的細則

在您接受任何信用協議之前，您應當理解資料披露文件中的所有內容。尤其要留意您是否需要為額外服務或方便支付費用。信用卡、信用額度及貸款可能包括年費、遲付罰款、現金預支費、餘額轉移費、外幣兌換費以及對您某階段不使用信用收取的費用。如果您對條款有不理解的地方，一定要提出來。如果您對貸款條款不理解或者不同意，就不要接受這項貸款。

房屋淨值信貸額度

您一旦擁有住宅並累積了資產淨值（指住宅的價值超過您的貸款欠額），就很容易將房屋淨值信貸額度視作信用卡，但必須記住，房屋淨值信貸額度的償還是以您的住宅作抵押的。違約不付房屋淨值信貸額度可能會導致您的住宅面臨被沒收的風險。一般來說，房屋淨值貸款或信用額度的最好用途是用在支付為住宅增值的項目上，例如更換老舊的屋頂或內部重新油漆。建議不要將房屋淨值信用額度用在購買個人用品或不重要的開銷上，例如家庭度假。



當您準備好申請信用卡帳戶或貸款時，您需要多作比較，尋找最佳的利率與服務。



BANKRUPTCY, FORECLOSURE, REPOSSESSION

When you have serious problems paying your loan, you may be subject to foreclosure or repossession—meaning your lender may take your car or your home to partially or fully recover the cost of the loan. You may have to declare **bankruptcy**, which is a legal proceeding to alter or eliminate your obligation to repay some or all of your debts. Different types, or chapters, of bankruptcy exist, but you should know that recent changes to bankruptcy laws may require more repayment, and the process is stricter than before. Declaring bankruptcy is a serious action, only to be considered when all other options have been exhausted. A record of bankruptcy will remain on your credit report for up to 10 years.

If You Get Into Trouble

To maintain your good credit, you must be vigilant. If you have difficulty making your monthly payments on your loans or credit cards, you must be honest about the problem and recognize your need for help. Here are some warning signs:

- Not paying your bills on time, not even your minimum payments
- Incurring frequent late fees
- Difficulty deciding which bills to pay each month
- Using credit cards for routine purchases that you normally would pay for with cash
- Spending more than 20% of your monthly income on credit card debt and other loans (not including a mortgage)
- Borrowing money to make payments on existing loan obligations
- Being at or near your credit limit
- Paying only the minimum due on your accounts
- Putting off necessities, such as doctor visits, because you don't have the money
- Taking a second job just to afford your basic expenses, such as food and housing

If you recognize these warning signs, you must be honest with yourself about the problem, since it will only get worse with time. Contact your lenders and creditors and explain your situation. You may be able to make repayment arrangements or restructure your debt. Keep detailed records of your communications to protect yourself. Throughout your negotiations, do not make promises to your lenders that you cannot keep. You must be realistic about your financial picture.

It is best to avoid unscrupulous credit repair companies. These companies often make promises they cannot keep, charge you high fees and even may increase your debt. Instead, contact a non-profit, community-based credit counseling organization. A credit counselor can provide confidential budget and debt reduction information, debt repayment programs and financial management education.

如果您遇到麻煩

為了保持良好的信用，您必須隨時保持警惕。如果您無法支付您的貸款或信用卡的每月付款，您必須正視問題，認知自己需要接受幫助。以下是一些您可能遇到麻煩的徵兆：

- 不能按時付帳單，甚至連最低付款額也無法按時支付
- 經常因遲付而被罰款
- 很難決定每月需要支付哪些帳單
- 用信用卡支付您通常可用現金購買的常規物品
- 信用卡債務及其他貸款（不包括抵押貸款）的支出超過了您每月收入的20%
- 貸款來支付現有貸款債務
- 達到或接近了信用額度
- 僅能支付最低應付額
- 因為沒有錢，延遲必要的開支，例如看醫生
- 兼職工作，以應付諸如食品及住房等基本生活開支

如果您意識到這些跡象，就應該誠實地面對這個問題，不然的話，時間越長情況會越糟糕。您可以與您的貸款機構及債權人聯絡，向他們解釋您的情形。您或許可以設定一個付款計劃或重組您的債務。將您與貸款機構及債權方的溝通內容詳細記錄下來，以便保護自己。在整個協商的過程中，不要向您的貸款機構作出任何您無法兌現的承諾。您必須以面對現實的態度看待自己的財務狀況。

最好避免與不道德的信用修補公司打交道。此類公司經常作出無法兌現的承諾，向您收取高額費用，甚至可能增加您的債務。您應當與非營利的社區信用諮詢機構聯絡。信用顧問在保密的情況下可以為您提供預算和債務減少資料、債務償付計劃及財務管理教育。

破產、喪失抵押品贖回權、收回

當您在付款方面遇到嚴重問題時，您的抵押品可能會被沒收或收回——這意味著您的貸款機構可能拍賣您的汽車或住宅，用於部份或全部償還貸款。您可能不得不宣佈破產，破產是一項改變或消除您償還部份或全部債務責任的法律程序。破產分好幾種類型，但是您應當瞭解破產法最近有了一些改變，它要求的還款額比以前有所增加，而且破產程序也比以前更嚴格了。宣佈破產是一項重大的決定，祇有在別無選擇後才能考慮這樣做。破產記錄在您的信用報告中的保留時間將長達十年。



Good Credit: An Asset for Your Future



**Good credit...is a
valuable tool for
building wealth for
you and your family
for the long term.**

It cannot be stressed strongly enough: Good credit is an asset. It is a valuable tool for building wealth for you and your family for the long term. With good credit, you can make major purchases, you can buy or lease a car, you can get loans for higher education and you can buy your family a home. When you take the time to establish and build good credit over time, you will be able to make purchases securely, unlike using cash, which cannot be replaced if lost or stolen. As you build a credit history, you will be eligible for the best rates and terms on other loans and on things such as cellular phone service and car insurance.

Remember, you have rights as a borrower. You have the right to have an accurate credit report, and you have the right for a creditor to treat you fairly, without consideration of your race, gender, marital status or country of origin.

In turn, you must be a responsible user of credit. You must manage your credit cards, loans and other obligations wisely, paying your bills on time and repaying your debts as promised.

Establishing and maintaining your good credit history is the first step to buying your own home—a place where you and your family can grow together. Yes, it is hard work and possibly time consuming. But, ultimately, it is well worth the effort.

良好的信用： 您未來的資產

良好的信用是一筆資產 — 其重要性無論怎樣強調都不過分。長遠來說，它是為您及家人長期創造財富的寶貴工具。有了良好的信用，您就能夠購買重要的物品：購買或租賃汽車、貸款上學、為家人置業安居。如果您花時間經過長期的努力建立了良好的信用，您將能夠安全地購物。與使用現金不同，現金如果丟失或被竊，則無法找回。當您建立了信用後，您就有資格在其他貸款和諸如手機與汽車保險之類服務上獲得最佳費率及條款。

請記住，作為貸款者您享有一些權利。您有權獲得一份準確的信用報告，您有權要求公平地計算您的信用分數，不能因為種族、性別、婚姻狀況或原國籍而遭到區別對待。

身為消費者，您也必須負責任地使用您的信用。您必須以明智的方法管理您的信用卡、貸款及其他債務，按時付帳單，按照承諾償還債務。

建立與保持良好的信用是您購屋之路的第一步 — 有一個供您和家人共同成長的居所是您夢寐以求的事情。當然，這需要辛勤的努力，也可能需要很長時間，但是最終您會看到，您為此付出的一切努力都是非常值得的。



良好的信用長遠來說
是為您及家人創造財
富的寶貴工具。

Glossary

Actual Cash Value: An amount equal to the replacement value of damaged property minus depreciation.

Adjustable-Rate Mortgage (ARM): Also known as a variable-rate loan, an ARM usually offers a lower initial rate than a fixed-rate loan. The interest rate can change at a specified time, known as an adjustment period, based on a published index that tracks changes in the current finance market. Indexes used for ARMs include the LIBOR index and the Treasury index. ARMs also have caps, a maximum and minimum that the interest rate can change at each adjustment period.

Adjustment Period: The time between interest rate adjustments for an ARM. There is usually an initial adjustment period, beginning from the start date of the loan and varying from 1 to 10 years. After the first adjustment period, adjustment periods are usually 12 months, which means that the interest rate can change every year.

Amortization: Paying off a loan over the period of time and at the interest rate specified in a loan document. The amortization of a loan includes in each mortgage payment the payment of interest and a part of the amount borrowed.

Amortization Schedule: Provided by mortgage lenders, the schedule shows how, over the term of your mortgage, the principal portion of the mortgage payment increases and the interest portion of the mortgage payment decreases.

Annual Percentage Rate (APR): How much a loan costs annually. The APR includes the interest rate, points, broker fees and certain other credit charges a borrower is required to pay.

Application Fee: The fee to cover processing costs that a mortgage lender charges the borrower to apply for a mortgage.

Appraisal: A professional analysis used to estimate the value of the property. This includes examples of sales of similar properties.

Appraiser: A professional who conducts an analysis of the property, including examples of sales of similar properties, to develop an estimated value of the property. The analysis is called an appraisal.

Appreciation: An increase in the market value of a home due to changing market conditions and/or home improvements.

Arbitration: A process where disputes are settled by referring them to a fair and neutral third party (arbitrator). The disputing parties agree in advance to agree with the decision of the arbitrator. There is a hearing where both parties have an opportunity to be heard, after which the arbitrator makes a decision.

Asbestos: A toxic material that was once used in housing insulation and fireproofing. Because some forms of asbestos have been linked to certain lung diseases, it is no longer used in new homes. However, some older homes may still have asbestos in these materials.

Asset: Something of value an individual owns.

Assumption: A homebuyer's agreement to take the primary responsibility for paying an existing mortgage from a home seller.

Balloon Mortgage: A mortgage with monthly payments based on a 30-year amortization schedule, with the unpaid balance due in a lump sum payment at the end of a specific period of time (usually five or seven years). The mortgage contains an option to "reset" the interest rate to the current market rate and extend the due date if certain conditions are met.

Bankruptcy: A legal declaration that you are unable to pay your debts. Bankruptcy can severely affect your credit record and your ability to borrow money.

Cap: A limit to how much an adjustable rate mortgage's monthly payment or interest rate can increase. A cap protects the borrower from large increases and may be a payment cap, an interest cap, a life-of-loan cap or an annual cap. A payment cap is a limit on the monthly payment. An interest cap is a limit on the amount of the interest rate. A life-of-loan cap restricts the amount the interest rate can increase over the entire term of the loan. An annual cap limits the amount the interest rate can increase during a 12-month period.

Capacity: Your ability to make your mortgage payments on time. This depends on your income and income stability (job history and security), your assets, your savings and the amount of your income that remains each month after you have paid your housing costs, debts and other obligations.

Closing (Closing Date): The completion of the real estate transaction between buyer and seller. The buyer signs the mortgage documents, and the closing costs are paid. It is also known as the settlement date.

Closing Agent: A person who coordinates closing-related activities, such as recording the closing documents and disbursing funds.

Closing Costs: The costs to complete the real estate transaction. These costs are in addition to the price of the home and are paid at closing. They include points, taxes, title insurance, financing costs, items that must be prepaid or escrowed and other costs. Ask your lender for a complete list of closing cost items.

術語表

實際現金價值 (Actual Cash Value)：相對於被毀損物業的重建價值減去其貶值。

浮動利率貸款 (Adjustable-Rate Mortgage, ARM)：亦稱調整性利率貸款，浮動利率提供的初始利率通常低於固定貸款利率。其利率在特定時期內（稱為調整階段）根據當前金融市場指數變化。用於浮動利率的指數包括 LIBOR 指數及國庫券指數。浮動利率貸款的利率調整是有限度的，也就是說利率在每個調整階段都有一個最高及最低調整範圍。

調整階段 (Adjustment Period)：兩次利率調整之間的時間。浮動利率貸款大多有一個初始調整階段，這個階段從貸款之日起，延續一至十年不等。在初始調整階段之後，通常是每十二個月調整一次，這就意味著利率可能每年變化。

分期償還 (Amortization)：在貸款期內按照貸款文件中指定的利率償還貸款。在此期間，每筆付款都包含有應付利息及部份本金。

分期償還表 (Amortization Schedule)：由抵押貸款機構提供，分期償還表會向您顯示在貸款期內，本金是如何由少變多，而利息部份是如何由多變少的。

年利率 (Annual Percentage Rate, APR)：把申請貸款所付出的費用計算在內，折算出來的利率。APR 的計算包括了利率、點數、經紀費以及貸款人須付的其它一些相關費用。

申請費 (Application Fee)：貸款機構向申請貸款者收取的、用於審批貸款申請的費用。

估價 (Appraisal)：專業人員對抵押房屋的價值作出的分析報告，包括對鄰近地區類似房屋近期內銷售價格的比較。

估價師 (Appraiser)：對房屋價值進行分析的專業人員。這些專業人員通過對鄰近地區類似房屋近期內銷售價格的比較，來評估該抵押房產的價值。這個分析過程就叫估價。

增值 (Appreciation)：因為房屋市場的變化，或者屋主對房屋的整修，而使房屋的市場價值提高。

仲裁 (Arbitration)：由公平與中立的第三方（仲裁人）主持的解決爭議的程序。爭議各方事先同意接受仲裁人的決定。首先召開聽證會，聽取爭議雙方的意見，然後由仲裁人作出決定。

石棉 (Asbestos)：一種曾經用於房屋絕緣及防火的有毒材料。由於發現某些類型的石棉與某些類型的肺病有關聯，在新建房屋中已經不再使用石棉。但是，一些較老的房屋的建築材料中仍然可能有石棉。

資產 (Asset)：個人擁有的動產和不動產。

貸款轉讓 (Assumption)：房屋買方同意為賣方承擔支付現有抵押貸款的主要責任。

氣球式貸款 (Balloon Mortgage)：這種貸款按照三十年分攤方法每月付款，在五年或七年後一次性付清餘額。如果符合條件，此類貸款可以選擇使用市場利率來取代原有利率，並且可將最終付款期限延長。

破產 (Bankruptcy)：宣佈無力償還債務的法律聲明。破產會嚴重影響您的信用記錄以及您的貸款能力。

限度 (Cap)：對浮動利率貸款每月付款或利率調整幅度的限制。限度可能是付款額限度、利率限度、貸款期利率限度，或是利率年度限度。設定限度可以確保貸款者的付款或利率不會有大幅度提升。付款限度指每月付款限額。利率限度指利率調整幅度的限制。貸款期利率限度限制利率在整個貸款期限內可達到的最高限額。利率年度限度限制利率在十二個月內可以調整的額度。

付款能力 (Capacity)：您按時支付貸款的能力。這取決於您的收入以及收入的穩定性（工作史及工作穩定性）、您的資產、儲蓄以及在您支付房屋開銷、債務及其他債務後每月剩餘的收入數額。

成交（成交日期） (Closing (Closing Date))：房屋買方與賣方之間完成房地產買賣交易。買方簽署抵押貸款文件，支付成交費用。亦稱為結算日期。

成交代理 (Closing Agent)：協調成交手續的人士，例如將成交文件備案及處理各項費用。

成交費 (Closing Costs)：完成房地產交易所需的費用。此類費用是除房屋買價之外的費用，須在成交時支付。成交費包括點數、稅款、產權保險、融資費、必須預付或存入代管帳戶的費用等。您可以向您的貸款機構索取一份完整的成交費用清單。

Glossary

Collateral: Property that is used as security for a debt. In the case of a mortgage, the collateral is the house and property.

Commitment Letter: A letter from your lender stating the amount of the mortgage, the number of years to repay the mortgage (the term), the interest rate, the loan origination fee, the annual percentage rate and the monthly charges.

Concession: Something given up or agreed to when negotiating the sale of the house. For example, the sellers may agree to help pay for closing costs.

Condominium: A unit in a multi-unit building. The owner of a condominium unit owns the unit itself and has the right, along with other owners, to use the common areas. The owner does not own the common elements, such as the exterior walls, floors, ceilings or structural systems outside of the unit; the condominium association owns these. There are usually condominium association fees for building maintenance, property upkeep, taxes and insurance on the common areas, and there are reserves for improvements.

Contingency: A plan for something that may occur but is not likely. For example, your offer may be contingent on the home passing a home inspection. If the home does not pass inspection, you are protected.

Counter-offer: An offer made in response to a previous offer. For example, after the buyer presents his or her first offer, the seller may make a counter-offer with a slightly higher sale price.

Credit: Credit is the ability to borrow tomorrow's money to pay for something you get today. Credit is extended based on a lender's good opinion of a person's financial situation and reliability.

Credit Bureau: A company that gathers information on consumers who use credit. The company sells that information to credit lenders in the form of a credit report.

Credit History: A record of credit consisting of a list of individual consumer debts and a record of whether these debts were paid on time or as agreed. Credit institutions have created a detailed document of your credit history called a credit report.

Credit Report: A document used by the credit industry to examine your use of credit. It provides information on money that you have borrowed from credit institutions and your payment history.

Credit Score: A computer-generated number that summarizes your credit profile and predicts the likelihood that you will repay future debts.

Creditworthy: Your ability to qualify for credit and repay debts.

Debt: Money owed from one person or institution to another person or institution.

Debt-to-Income Ratio: The percentage of gross monthly income that goes toward paying your monthly housing expense, alimony, child support, car payments and other installment debts, and payments on revolving or open-ended accounts such as credit cards.

Deed: A legal document transferring ownership or title to a property.

Deed of Trust: A legal document in which the borrower transfers the title to a third party (trustee) to hold as security for the lender. When the loan is paid in full, the trustee transfers title back to the borrower. If the borrower defaults on the loan, the trustee will sell the property and pay the lender the mortgage debt.

Default: Failure to fulfill a legal obligation. A default includes failure to pay a financial obligation, but it also may be a failure to perform some action or service that is non-monetary. For example, when leasing a car, the lessee usually is required to properly maintain the car.

Depreciation: A decline in the value of a home due to changing market conditions or lack of upkeep on the home.

Down Payment: A portion, usually between 3% to 20%, of the price of a home. This portion is not borrowed and is paid up front.

Earnest Money Deposit: The deposit to show that you are committed to buying the home. The deposit is not refunded to you after the seller accepts your offer unless one of the sales contract contingencies is not fulfilled.

Equity: The value of your home above the total amount of liens against your home. If you owe \$100,000 on your home, but it is worth \$130,000, you have \$30,000 of equity.

Escrow: The holding of money or documents by a neutral third party before closing. It also can be an account held by the lender (or servicer) into which a homeowner pays money for taxes and insurance.

Fixed-Rate Mortgage: A mortgage with an interest rate that does not change during the entire term of the loan.

Foreclosure: A legal action that ends all ownership rights in a home when the homeowner fails to make the mortgage payments or is otherwise in default under the terms of the mortgage.

術語表

抵押品 (Collateral)：用作債務擔保的財產。在房屋貸款方面，抵押品指的是房屋及地產。

貸款同意書 (Commitment Letter)：由您的貸款機構出具，說明貸款數額、貸款年限、利率、貸款手續費、年利率及月費。

讓步 (Concession)：房屋買賣的討價還價中，放棄或同意某些條件。例如，賣方可能同意幫助支付成交費。

共有公寓 (Condominium)：多單元建築內的一個單元。共有公寓單元的擁有者擁有單元本身，並且有權與其他擁有者一起使用該樓宇的公共區域。但單元的主人並不擁有該樓宇的外牆、地面、天花板或單元外部的結構系統；公寓的管理委員會擁有這些部份。共有公寓通常會有管理費，管理費包括大樓的維持、維修、地稅、公共區域的保險，以及公寓維修的儲備金。

或有條款 (Contingency)：可能發生但可能性不大的事項而定的條款。例如，您的出價就可以把房屋通過工程師的房屋檢查作為條件。如果房屋沒有通過檢查，那您就沒有必要履行買賣合約。

還價 (Counter-offer)：針對以前的報價提出的報價。例如，在買方提出自己的首次報價後，賣方可能回報一個略高的價格。

信用 (Credit)：信用是借明天的錢來支付今天的開支的能力。貸方為借方提供信用是基於貸方對借方個人的財務狀況及可靠性看法正面。

信用局 (Credit Bureau)：搜集使用信用的消費者資訊的公司。此類公司以信用報告的形式將此類資訊出售給信貸機構。

信用歷史 (Credit History)：信用歷史也就是您的信用記錄，它記錄您的每一項債務，並顯示您是否按事先同意的條件準時還款。信用調查公司會將您的信用歷史詳列在您的信用報告中。

信用報告 (Credit Report)：信用業用於檢查您使用信用狀況的文件。信用報告提供您過去借貸及付款方面的記錄。

信用分數 (Credit Score)：電腦計算的數字，該數字總結您的信用狀況，並預測您償還未來債務的可能性。

信譽 (Creditworthy)：您獲得信用及償還債務的能力。

債務 (Debt)：個人或機構欠另一個人或機構的錢款。

債務收入比例 (Debt-to-Income Ratio)：您的每月支出與您每月毛收入的比例。這些支出包括每月房屋開支、贍養費、子女扶養費、汽車付款、其它分期付款以及信用卡付款。

地契 (Deed)：轉讓地產擁有權或產權的法律文件。

信託契約 (Deed of Trust)：貸款者將產權轉給第三方（託管人）保管作為貸款擔保的法律文件。當貸款者全額支付貸款後，託管人將產權轉還給貸款者。如果貸款者違約，託管人將出售房產，用於償還其貸款。

違約 (Default)：不履行法律責任的行為。違約包括不承擔支付債務的責任，但亦可能是未能履行某些非金錢方面的職責或服務。例如，在租車時，租車公司通常要求承租人對汽車進行適當的保養。

貶值 (Depreciation)：由於不斷變化的市場狀況或未能對房屋進行維修使其價值降低。

首期款 (Down Payment)：房屋買價的一部分，通常為買價的3%至20%。這部份付款不是貸款，而是買方事先支付的一筆款項。

誠意定金 (Earnest Money Deposit)：承諾購買某房屋的保證金。除非買賣合約中的或有條款沒有履行，否則賣方一旦接受您的出價，就不會退回您的保證金。

資產淨值 (Equity)：房屋價值超出該房屋債務總和的部分。如果您的房屋欠債為100,000美元，但房屋價值為130,000美元，您就有30,000美元的淨值。

託管 (Escrow)：在成交之前由中立的第三方持有的錢款或文件。由貸款機構（或服務機構）設立的託管帳戶也是託管的一種，屋主支付的地稅及房屋保險就存入此帳戶中。

固定利率貸款 (Fixed-Rate Mortgage)：在整個貸款期內利率不會發生變化的房屋貸款。

取消抵押品贖回權 (Foreclosure)：當屋主未能支付貸款付款或者違反其它貸款條款時，所採取的終止其對房屋一切所有權的法律措施。

Glossary

Gift Letter: A letter that a family member writes verifying that he or she has given you a certain amount of money as a gift, and that you do not have to repay it. For some mortgages, you can use this money toward a portion of your down payment.

Good-Faith Estimate: A written statement from the lender itemizing the approximate costs and fees for the mortgage.

Gross Monthly Income: The income you earn in a month before taxes and other deductions. It also may include rental income, self-employment income, income from alimony, child support, public assistance payments, and retirement benefits.

Home Inspection: A professional inspection of a home to determine the condition of the property. The inspection should include an evaluation of the plumbing, heating and cooling systems, roof, wiring, foundation, and pest infestation.

Homeowner's Insurance: A policy that protects you and the lender from fire or flood, which damages the structure of the house; a liability, such as an injury to a visitor to your home; or damage to your personal property, such as your furniture, clothes or appliances.

Housing Expense Ratio: The percentage of your gross monthly income that goes toward paying for your housing expenses.

HUD-1 Settlement Statement: A final list of the costs of the mortgage transaction. It states the sales price and down payment, as well as the total settlement costs required from the buyer and seller.

Index: The published index of interest rates used to calculate the interest rate for an ARM. The index is usually an average of the interest rates on a particular type of security, such as the LIBOR.

Individual Retirement Account (IRA): A tax-deferred plan that can help you build money for retirement.

Inflation: An increase in prices.

Inquiry: A request for a copy of your credit report. An inquiry occurs every time you fill out a credit application or request more credit. Too many inquiries on a credit report can hurt your credit score.

Interest: The cost you pay to borrow money. It is the payment you make to a lender for the money it has loaned to you. Interest is usually expressed as a percentage of the amount borrowed.

Keogh Fund: A tax-deferred retirement savings plan for small business owners or self-employed individuals who have earned income from their trade or business. Contributions to the Keogh plan are tax deductible.

Liability: A debt or other financial obligation.

Lien: A claim or charge on property for payment of a debt. With a mortgage, the lender has the right to take the title to your property if you do not make the mortgage payments.

Loan Origination Fee: A fee paid to your mortgage lender for processing the mortgage application. This fee is usually in the form of points. One point equals 1% of the mortgage amount.

Lock-In Rate: A written agreement guaranteeing a specific mortgage interest rate for a certain amount of time.

Low-Down Payment Feature:

A feature of some mortgages, usually fixed-rate mortgages, that helps you buy a home with as little as a 3% down payment.

Margin: A percentage added to the index for an ARM to establish the interest rate on each adjustment date.

Market Value: The current value of your home based on what a purchaser would pay. Sometimes an appraisal is used to determine market value.

Mortgage: A loan using your home as collateral. In some states the term mortgage also describes the document you sign (to grant the lender a lien on your home). The term also may indicate the amount of money you borrow, with interest, to purchase your home. The amount of your mortgage is usually the purchase price of the home minus your down payment.

Mortgage Broker: An independent finance professional who specializes in bringing together borrowers and lenders to complete real estate mortgages.

Mortgage Insurance or Private Mortgage Insurance (MI or PMI): Insurance needed for mortgages with low down payments (usually less than 20% of the price of the home).

Mortgage Lender: The lender who provides funds for a mortgage. Lenders also manage the credit and financial information review, the property and the loan application process through closing.

Mortgage Rate: The cost or the interest rate you pay to borrow the money to buy your house.

Mutual Fund: A fund that pools the money of its investors to buy a variety of securities.

術語表

捐贈信函 (Gift Letter)：由一位家庭成員出俱，證明將一筆錢款作為禮金贈送給您，且無需償還的信函。某些房屋貸款允許您用此贈款來支付部份首期。

成交費用預算表 (Good-Faith Estimate)：貸款機構提供的書面說明，分項列出申請貸款所需的大致費用。

每月毛收入 (Gross Monthly Income)：您每月賺取的扣除稅款及其他減免額之前的收入。每月毛收入亦可能包括租金收入、自雇收入、贍養費收入、子女扶養費、政府生活補助金以及退休福利。

房屋檢查 (Home Inspection)：由專業人員對房屋進行檢查，以便確定房產的狀況。該項檢查應當包括管道、冷暖氣系統、屋頂、線路、地基及蟲害的評估。

屋主保險 (Homeowner's Insurance)：一種為您及貸款機構提供的保險，防止因火災或水災造成的房屋結構損壞而帶來的損失；您的訪客在您的房屋受傷，或您的個人財產，例如家俱、衣物或家用電器等受損時，它也提供責任險。

房屋開支比例 (Housing Expense Ratio)：每月的房屋開支與您每月毛收入的百分比。

HUD-1結算表 (HUD-1 Settlement Statement)：貸款交易費用的最終列表。該結算表列出房屋售價、首期付款以及買賣雙方須支付的所有費用。

指數 (Index)：用於計算浮動利率貸款 (ARM) 利率的公佈指數。它通常是某種特定類型證券（例如LIBOR）的平均利率。

個人退休帳戶 (Individual Retirement Account) (IRA)：一種延期付稅的計劃，可幫助您累積退休資金。

通貨膨脹 (Inflation)：價格上漲。

信用查詢 (Inquiry)：索取信用報告的申請。每當您填寫信用申請或申請更高信用額度時，均須查詢信用。過多的信用查詢會對您的信用得分產生負面影響。

利息 (Interest)：您為借款所付出的代價。這是您為您的貸款而向貸款機構支付的費用。貸款利息通常是以貸款數額的百分比表示。

基奧計劃 (Keogh Fund)：這是一種為小商業主或自雇者而設的延期付稅的退休儲蓄計劃，存入基奧計劃的資金可以用來抵稅。

負債 (Liability)：債務或其它財務責任。

債權 (Lien)：在債務欠付時對抵押財產提出索賠或收費要求。在房屋貸款方面，如果您不付貸款，貸款機構有權獲得您房屋的產權。

貸款手續費 (Loan Origination Fee)：向貸款機構支付的處理抵押貸款申請的費用。該項費用通常用點數的形式表示。1點相當於貸款數額的1%。

鎖定利率 (Lock-In Rate)：保證在某段時間內給予貸款人某個特定貸款利率的書面協議。

低首期款貸款計劃 (Low-Down Payment Feature)：一種幫助您可用低達3%的首期款購買房屋的貸款計劃，通常為固定利率貸款。

幅度 (Margin)：每次在調整浮動利率貸款的利率時，在利率指數上增加的百分點。

市場價值 (Market Value)：買方購買您的房屋願意支付的價格。有時房屋的市場價是根據估價來確定的。

抵押貸款 (Mortgage)：用您的房屋作抵押來貸的款。在某些州，抵押貸款這一術語亦包括您簽署的文件（授權貸款機構對您的住宅享有留置權）。該術語亦代表您購買房屋的貸款額及利息。您的貸款額通常是房價減去您的首期款。

貸款經紀 (Mortgage Broker)：獨立的金融專業人員，專門幫助貸款人向貸款機構申請貸款，以順利完成房貸程序。

貸款保險或私人貸款保險（簡稱MI或PMI） (Mortgage Insurance or Private Mortgage Insurance, MI or PMI)：低首期款（通常是低於買價的20%）貸款所需購買的保險。

房屋貸款機構 (Mortgage Lender)：提供房屋貸款的金融機構。貸款機構還負責審查貸款者的信用和財務狀況、查核用於抵押的房屋以及處理從申請到成交的整個程序。

貸款利率 (Mortgage Rate)：您為房款付出的費用或利率。

共同基金 (Mutual Fund)：將投資者的資金集中在一起購買各類證券的基金。

Glossary

Net Monthly Income: Your take-home pay after taxes. It is the amount of money that you actually receive in your paycheck.

Offer: A formal bid from the homebuyer to the home seller to purchase a home.

Open House: When the seller's real estate agent opens the seller's house to the public. You do not need a real estate agent to attend an open house.

Point: 1% of the amount of the mortgage. For example, if a loan is made for \$50,000, one point equals \$500.

Pre-Approval Letter: A letter from a mortgage lender indicating that you qualify for a mortgage of a specific amount. It also shows a home seller that you are a serious buyer.

Predatory Lending: Abusive lending practices that include making mortgage loans to people who do not have the income to repay them, or repeatedly refinancing loans, charging high points and fees each time and "packing" credit insurance onto a loan.

Pre-Qualification Letter: A letter from a mortgage lender that states that you are pre-qualified to buy a home, but it does not commit the lender to a particular mortgage amount.

Principal: The amount of money borrowed to buy your house, or the amount of the loan that has not yet been repaid to the lender. This does not include the interest you will pay to borrow that money. The principal balance (sometimes called the outstanding or unpaid principal balance) is the amount owed on the loan minus the amount you have repaid.

Private Mortgage Insurance (PMI): See Mortgage Insurance.

Property Appreciation: See Appreciation.

Radon: A toxic gas found in the soil beneath a house that can contribute to cancer and other illnesses.

Rate Cap: The limit on the amount an interest rate for an ARM can increase or decrease during an adjustment period.

Ratified Sales Contract: A contract that shows both you and the seller of the house have agreed to your offer. This offer may include sales contingencies, such as obtaining a mortgage of a certain type and rate, getting an acceptable inspection, making repairs and closing by a certain date.

Real Estate Professional: An individual who provides services for buying and selling homes. The seller pays the real estate professional a percentage of the home sale price. Unless you specifically have contracted with a buyer's agent, the real estate professional represents the interest of the seller. Real estate professionals may be able to refer you to local lenders or mortgage brokers, but they generally are not involved in the lending process.

Refinance: The process of getting a new mortgage and using all or some portion of the proceeds to pay off the original mortgage.

Replacement Cost: The cost to replace damaged personal property without a deduction for depreciation.

Securities: A financial form that shows that the holder owns shares of a company (stock) or has loaned money to a company or government organization (bond).

Title: The right to, and the ownership of, property. A title or deed sometimes is used as proof of ownership of land.

Title Insurance: Insurance that protects lenders and homeowners against legal problems with the title.

Truth-in-Lending Act (TILA): A federal law that requires disclosure of a truth-in-lending statement for consumer loans. The statement includes a summary of the total cost of credit, such as the APR and other specifics of the loan.

Underwriting: The process a lender uses to determine loan approval. It involves evaluating the property and the borrower's credit and ability to pay the mortgage.

Uniform Residential Loan

Application: A standard mortgage application your lender will ask you to complete. The form requests your income, assets, liabilities and a description of the property you plan to buy, among other things.

Warranty: A written guarantee of the quality of a product and the promise to repair or replace defective parts free of charge.

術語表

每月淨收入 (Net Monthly Income)：您的稅後收入，此為您實際領取的薪資。

報價 (Offer)：房屋買方向賣方正式開出的買價。

公開展售 (Open House)：賣方的地產經紀人向公眾開放參觀待售房屋。您無須由房地產經紀人陪同即可參觀公開展售的房屋。

點數 (Point)：貸款額的百分之一。例如，如果貸款額為50,000美元，一點則相當於500美元。

貸款預批信 (Pre-Approval Letter)：由貸款機構出具的，說明您可以申請到的貸款額的信函。該信函也向賣方顯示您買房的誠意。

掠奪性貸款 (Predatory Lending)：一種不正當的貸款行為，主要表現為向無償還能力的人士貸款，或不斷重新貸款、收取很高的點數與費用，以及將貸款保險納入貸款中。

貸款預批資格信 (Pre-Qualification Letter)：由貸款機構出具的說明您已預先通過購買房屋資格審查的信函，但這並不代表貸款機構將來一定會向您提供這個數額的貸款。

本金 (Principal)：房貸數額或尚未償還的貸款額。本金不包括您將支付的貸款利息。本金餘額（有時稱為尚未支付的本金餘額）是所欠貸款數額減去您已經償還的數額。

私人貸款保險（簡稱PMI） (Private Mortgage Insurance, PMI)：請參閱「抵押貸款保險」。

財產增值 (Property Appreciation)：請參閱「增值」。

氡 (Radon)：一種存在於房屋地基土壤中的有毒氣體，可能導致癌症及其它疾病。

利率限度 (Rate Cap)：浮動利率貸款（ARM）的利率上調或下調的幅度限制。

認可銷售合約 (Ratified Sales Contract)：您及賣方均同意您的報價的房屋買賣合同。該協議可能包括或有(sales contingencies) 條款，例如買方貸款的類型及利率、房屋檢查報告結果必須可以接受、賣方對房屋應作的修理及成交日期。

房地產經紀 (Real Estate Professional)：提供房屋買賣服務的人士。賣方向房地產經紀支付房屋售價一定百分比的費用。除非您特別與買方經紀簽約，一般來講，地產經紀代表賣方的利益。房地產經紀可能將您推薦給當地貸款機構或貸款經紀，但他們通常不參與貸款程序。

重新貸款 (Refinance)：申請新的貸款並使用全部或部份貸款所得來支付原有貸款。

重置費用 (Replacement Cost)：將毀損的個人財產換新所需費用，財產的貶值不包括在內。

證券 (Securities)：一種顯示持有人擁有公司股份（股票）或借錢給公司或政府機構（債券）的金融形式。

產權 (Title)：對財產擁有的權利或財產所有權。產權或地契有時用作擁有土地的證明。

產權保險 (Title Insurance)：為貸款機構及屋主在產權發生法律糾紛時提供保護的一種保險。

「誠實借貸法」(簡稱TILA) (Truth-in-Lending Act, TILA)：聯邦法律要求貸款機構必須為消費者貸款提供一份借貸的誠實聲明。該聲明包括貸款者付出的借貸成本的概括，例如貸款年利率（APR）及貸款的其他具體事項。

貸款審批 (Underwriting)：貸款機構用於批准貸款的程序。包括評估房屋的價值以及貸款者的信用與支付能力。

貸款申請表 (Uniform Residential Loan Application)：您的貸款機構要求您填寫的標準貸款申請表。該申請表要求您填寫您的收入、資產、負債以及您所購買的房屋的說明等內容。

保證書 (Warranty)：產品品質以及承諾免費修理或更換有壞損部份的書面保證。

備註

[illegible]