ILLUSTRATIVE SAMPLE DATA

NOT A CONSUMER REPORT | NO BUREAU DATA PULLED | NO CREDIT IMPACT

PLAYER PROFILE 01

Maya's financial health card

A transparent sample of the credit and cash flow inputs behind a 1 to 100 TighterWallet Health Score. Every account and number on this page is invented for the demo.

C MORTGAGE REFINANCE

$100K TO $149K INCOME

SAMPLE CREDIT SCORE

704

Expected range: 670 to 739

TIGHTERWALLET HEALTH SCORE **80**

REPORT SNAPSHOT

4 OPEN ACCOUNTS	**$18,420** TOTAL BALANCE	**24%** DEBT TO INCOME
15% BALANCE BURDEN	**RENTER** HOUSING	**NONE** TAX DEBT

HEALTH SCORE BREAKDOWN

Credit file	30/40
Debt to income	18/25
Balance burden	8/10
12 month trend	10/10
Housing stability	4/5
Tax debt	10/10

BEST FIRST MOVE

Lower the sample Harbor Card from 72% to 50% utilization. **$2,200 TARGET**

ACCOUNT DETAIL

The sample file, line by line

Real credit reports can include identity information, account history, balances, payment history, collections, public records, and inquiries. These example accounts are fictional.

HARBOR CARD	Revolving account - sample	$7,200 of $10,000	Primary watch item	72%
NORTHSTAR CARD	Revolving account - sample	$2,140 of $8,200	Moderate use	26%
SUMMIT AUTO	Installment account - sample	$9,080 balance	$421 monthly payment	44%
VERIFIED RENT HISTORY	Illustrative Array powered signal	11 months	On time sample	92%

SCOUTING REPORT

STRENGTH

Payments are the anchor.

The sample file shows consistent on time payments across cards, auto, and reported rent.

WATCH

One card carries the load.

Harbor Card is at 72% utilization even though total utilization looks calmer.

NEXT MOVE

Move Harbor below $5,000.

A focused $2,200 reduction reaches 50% without opening another account.

CONSUMER CONTROLLED SHARING

The match profile can be useful without exposing the report.

SHARE BY CHOICE

Name, verified contact, income range, score range, selected goal, and chosen partner categories.

KEEP IN YOUR WALLET

Birthday, OTP code, report PDF, account names, balances, passwords, and account numbers.

PROPOSED WEEKLY REWARD

$5 PER ELIGIBLE ADVERTISER CONNECTION

Demo economics only. Eligibility, verification, limits, payout timing, and tax terms require final program rules.

LEGAL AND SOURCE NOTES

The health score is educational. It is not a credit score, underwriting model, approval prediction, or legal advice.

Sources: consumerfinance.gov/ask-cfpb/what-is-a-debt-to-income-ratio-en-1791/ and consumerfinance.gov/ask-cfpb/what-is-a-credit-score-en-315/