

HOW ARE CREDIT SCORES CALCULATED?

Your Credit Score is a **3-Digit Number** Ranging From **300-850**

WHAT IS A **GOOD** CREDIT SCORE?



5 CORE FACTORS DETERMINE YOUR CREDIT SCORE

35% PAYMENT HISTORY

30% AMOUNTS OWED

15% LENGTH OF CREDIT HISTORY

10% NEW CREDIT INQUIRIES

10% TYPES OF CREDIT

WAYS TO IMPROVE YOUR CREDIT SCORE...

- ✓ Pay Bills On Time
- ✓ Minimal Lines of Credit
- ✓ Don't Max Out Cards
- ✓ Hang On To Older Credit Lines

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