WHAT MAKES UP YOUR CREDIT SCORE?

35%

PAYMENT HISTORY

Evidence of repayment is the primary predictor of likelihood of you paying your debts as agreed

30%

AMOUNT OF DEBT

Considers total debt owed, amount owed on different types of accounts, how many accounts have balances, credit utilization and amount remaining on installment loans

15%

LENGTH OF CREDIT HISTORY

Takes into account how long your credit accounts have been open, age of oldest account, age of newest account and how long since the account has been used

10%

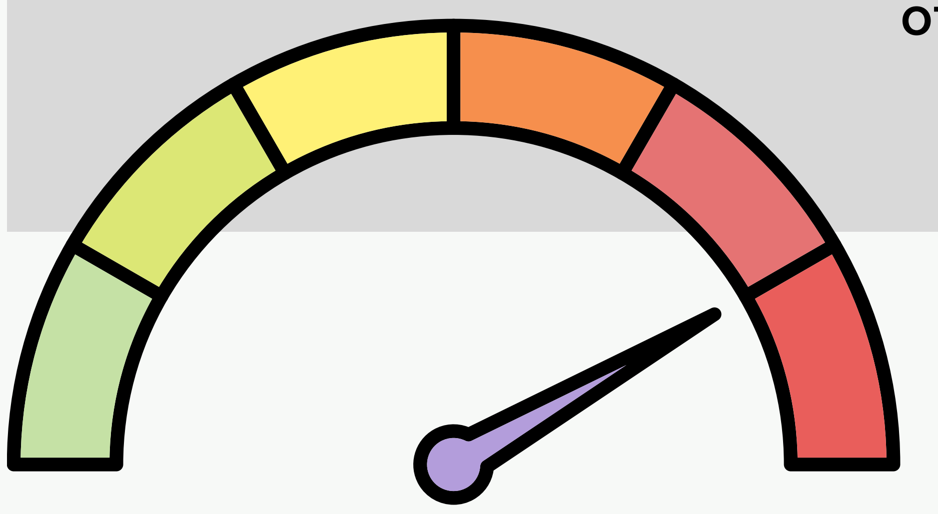
NEW CREDIT

Looks at how many recent inquiries you've had in the last 12 months, how many new accounts and how long it's been since new accounts were opened

10%

CREDIT MIX

Looks at mix of revolving and installment credit, payment history of different types of credit and overall how well you manage different types of credit



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