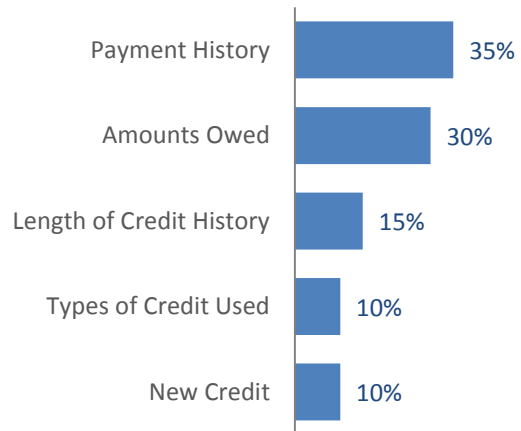


What makes up a Credit Score?



How to improve a Credit Score:

Pay accounts on-time month after month

- Each month of on-time payments will help improve

Pay off negative items

Bring past-due accounts current

Reduce amounts owed

- Lower the percent of balance to available credit

Limit number of inquiries

- New inquiries can lower a score by 5-10 points

Pay off monthly charges prior to *statement* date

- Pay off part or all of the balance mid-cycle

Payment History and Amounts Owed represent 65% of a Credit Score



Length of Credit History

Types of Credit Used

Source: FICO, 2010
Created by Jeffrey A. Shaffer