



BUILDING A STRONG CREDIT RATING

Your Credit Score

Building a strong credit score is an important part of personal financial planning.

Credit Report

A summary of your credit history is used to calculate your credit score, and is one of the factors lenders use.

Credit Score

A 3-digit number that shows how well you manage credit and how likely it would be for a lender to lend you money.

Mortgage applications

Renting an apartment

Car payments

Job applications

Credit scores can affect:

Factors used to calculate your credit score

30% Used vs. Available Credit

The less you use of your total available credit each month, the better. Your score can suffer if you get close to maxing out all your credit capacity even if you're making payments on time.

5-7% Length of Credit History

A longer history of good credit habits improves your score.

10-12% New Credit

Opening new credit cards has a short-term negative effect on your score.

15% Types of Credit

A mix of credit types (credit cards, loans, mortgages, car loans) benefits your score.

35% Payment History

Making payments on time benefits your score.

Credit Score Factors

Financial institutions look at your credit report and credit score to make decisions around lending.

<550

A low score means you could be denied a loan or credit card.

550 - 720

You may still qualify for a loan or credit, but you may get charged a higher interest rate.

720+

A higher score is better to secure credit at a more favorable rate.

LOW

MIDDLE

HIGH

Payment Plan And Credit Score

M Woodhall



Payment Plan And Credit Score:

The Top Books of the Year Payment Plan And Credit Score The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous engrossing novels captivating the hearts of readers worldwide. Lets delve into the realm of bestselling books, exploring the fascinating narratives that have captivated audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This heartfelt tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Payment Plan And Credit Score : Delia Owens "Where the Crawdads Sing" This evocative coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and thrilling novel that will keep you speculating until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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