



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.

35% Payment History

Making payments on time benefits your score.

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, mortgage, car loans) 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

GOOD

100 and 900

Payment Plan And Credit Score

Jianjun Gao



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