

STARTING YOUR CREDIT JOURNEY

WHAT IS A GOOD CREDIT SCORE?

The "good" FICO® score range is 670 to 739 and the "prime" VantageScore® range is 661 to 780.

HOW LONG DOES IT TAKE TO GET A CREDIT SCORE?

To get a FICO® score, you need an account that is at least six months old and an account that has been reported to the credit bureaus in the past six months.

To get a VantageScore®, you need one active tradeline, regardless of age, or to have external collections or public records in their file.

WHAT CREDIT SCORE DO I START AT?

Until you have credit history, you won't have a credit score. Once you start building credit, your first score will depend on your unique financial history.

Get A One Time Credit Report

B Lingard



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