

Why is Having a Good Credit Score Important?

The higher your credit score, the more likely you are to pay off your debt.

1. **More Lending Options** - Lenders see a high credit score as a **good** person to loan money to, and they are more **willing** to lend you money.
2. **More Affordable Rates** - If you have a high credit score, lenders may offer you a **lower** interest rate, which lowers your cost of borrowing money.
3. **Easier Renting** - a high credit score tells an apartment complex that you will likely pay your rent **on time**. Having a higher credit score will help you rent more easily and could give you a lower **rent**.

Reading Your Credit Score

- Usually a number between **300** and **850**.
- A **score** that tells lenders how likely you are to pay your bills on time.

Credit Score Ranges:

800-850	Excellent (A+)
740-799	Very Good (A)
670-739	Good (B)
580-669	Fair (C)
300-579	Poor (F)

What Affects Your Credit Score

- **Payment History** (35%) - making payments on time will help make your credit score higher, **late** payments or missing payments **can** lower your credit score **too**.
- **Current Debt** (30%) - having a lot of debt compared to your credit limit can make your credit score go down, regularly paying down your debts can help **it**.
- **Credit History** (15%) - having a longer history of managing credit tends to make your credit score higher, having no or little credit history may keep your score low **too**.
- **New Credit Applications** (10%) - applying for too many credit cards can hurt your credit score **too**.
- **Types of Current Credit** (10%) - a **mix** of credit accounts, like car payments, home payments, and credit cards can help your credit, just having credit cards may keep your score **low** **too**.

Accessing Your Credit Report

3 Major Credit Reporting Bureaus

1. **Equifax**
2. **Experian**
3. **TransUnion**

You can request a free credit report every **12** months from them. You can also check with your **lender** or lender.

Prevent Identity Theft and Fraud

- **Monitor Credit Reports** - look for **changes** or drastic changes to credit score.
- **Report Errors** - contact **bureaus** and credit bureaus immediately, credit bureaus can **fix** your credit **too**.
- **Be Careful** - with specialty looking or monitoring services, cost you a lot of money but don't always **help** you **too**.

Financial Literacy Everfi Credit Score Answers

Wolfgang Guggemos

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the author's name.

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