

# 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

**Barbara Friedberg**



## Get A One Time Credit Report:

**Credit Junkie** Rico Suarez, 2020-04-04 Do you know what's on your credit report Could your credit rating be harming your financial health Do you want to get it under control now and keep it that way Credit can be a double edged sword On one hand it is almost impossible to live in the modern world without it and on the other if we allow it to run unchecked we can find ourselves in a dire and long lasting financial predicament The answer to stay on top of it but that can be easier said than done This book Credit Junkie Love It Live It Breathe It aims to help you get your credit under control and keep it there with handy tips and advice on How to get hold of your report and see what's on it Scanning your report for mistakes Tips on how to clean up your credit The importance of monitoring your report Don't over obtain but do still use credit Living within your means And much more When we allow our use of credit to get out of control we end up in a mess paying back way over what we need to in interest and taking years to pay off the debts On top of that we harm our credit score making it harder to get good deals the next time we want to make a large purchase You can beat the credit trap with Credit Junkie and learn how to live with and love your credit score [Complete Book of Dirty Little Secrets From the Credit Bureaus](#) Jason

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