

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 **safer** person to loan money to, and they are more **likely** 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 **deposit**.

Reading Your Credit Score

- Usually a number between **300** and **850**.
- A **grade** 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, **missing** payments or making payments **late** can lower your credit score.
- **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.
- **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.
- **New Credit Applications** (10%) - applying for too many credit cards can hurt your credit score.
- **Types of Current Credit** (10%) - a **variety** of credit accounts, like car payments, home payments, and credit cards can help your credit, just having credit cards may keep your score **lower**.

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 **bank** or lender.

Prevent Identity Theft and Fraud

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

Speaking to a Lender

Secured Loan - a loan that requires **collateral**, the item will go to the bank if you don't pay back the loan, this makes a secured loan **less** risky for the bank because they can **recoup** some of the money they lose if you stop paying, this is why the interest rate is **lower** on a secured loan than a credit card.

Unsecured Loan - a loan with **no** collateral attached to it (e.g. Credit card).

Everfi Financial Literacy Answer Key

David Kirk



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