

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 **variety** of credit accounts, like car payments, home payments, and credit cards can help your credit, just having credit cards is also 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 **bank** 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

Rachel Sandford



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Eventually, you will completely discover a extra experience and achievement by spending more cash. still when? accomplish you take that you require to get those all needs later than having significantly cash? Why dont you attempt to acquire something basic in the beginning? Thats something that will lead you to understand even more in the region of the globe, experience, some places, behind history, amusement, and a lot more?

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