

Credit Score Quick Reference

Understand what impacts your credit score and how to improve it.

Credit Score Factors

Understand the different factors that impact your credit score and their significance.

Factor	Weight on Score	What It Means
Payment History	35%	Do you pay bills on time?
Credit Utilization	30%	How much of your available credit are you using?
Length of Credit History	15%	How long your accounts have been open.
New Credit	10%	Recent applications for new lines of credit.
Credit Mix	10%	Variety of credit accounts, e.g., loans, credit cards.

Quick Tips to Boost Your Score:

- Pay bills on time, every time. How often you apply for new accounts.
- Having a variety of credit types (cards, loans, etc.).
- Keep balances under 30% of your credit limit.
- Don't open too many accounts at once.
- Check your credit report annually for errors.
- Keep old accounts open when possible to build history.

AnnualCreditReport.com is the **official way to get all 3 bureau reports** for free.

Direct bureau sites sometimes give extra perks (like Experian's free FICO score or Equifax's 6 extra reports).