

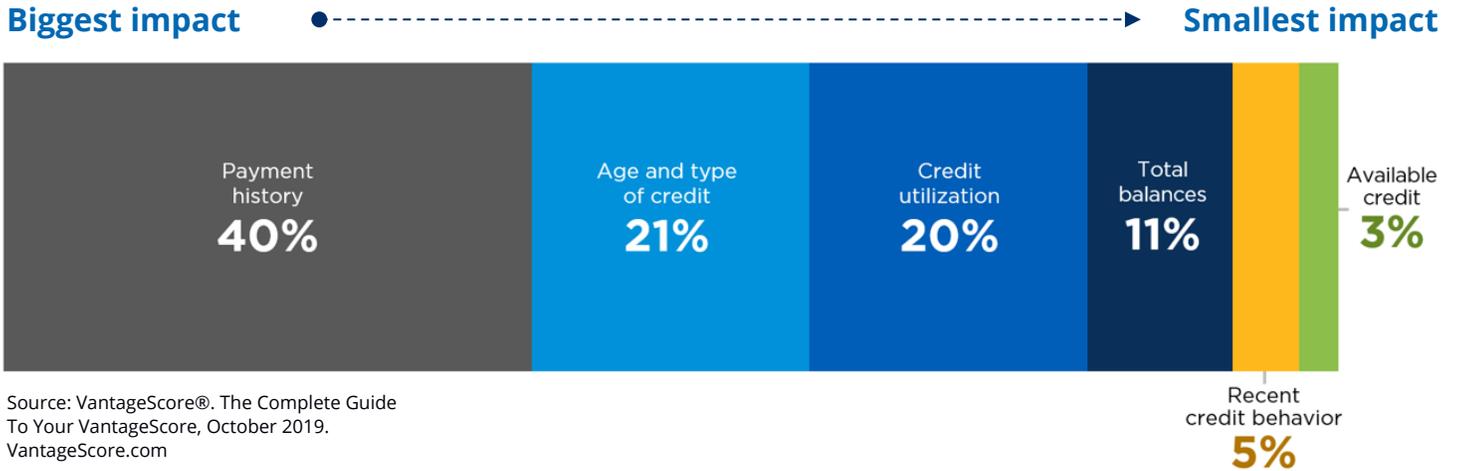


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What impacts your credit score?

Here are six factors that can impact your credit score. Understanding these factors is an important step to building your credit score.



On the left are descriptions of each of the six factors that impact your credit score. Fill in the right side, using the chart above to find the names of each factor.

Factor descriptions

Factor names (fill in)

| | |
|--|--|
| Your length of credit history and types of credit (ex., credit cards, student loans, car loans, etc.). | |
| The number of recent credit inquiries and opened credit accounts. | |
| Whether you've paid past creditors on time. | |
| How much total credit is currently available to you. | |
| A measure of how much of your available credit you are using. Also referred to as credit usage rate. | |
| Reflects the total amount of reported debt, such as credit card debt and mortgages. | |

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