



# 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).