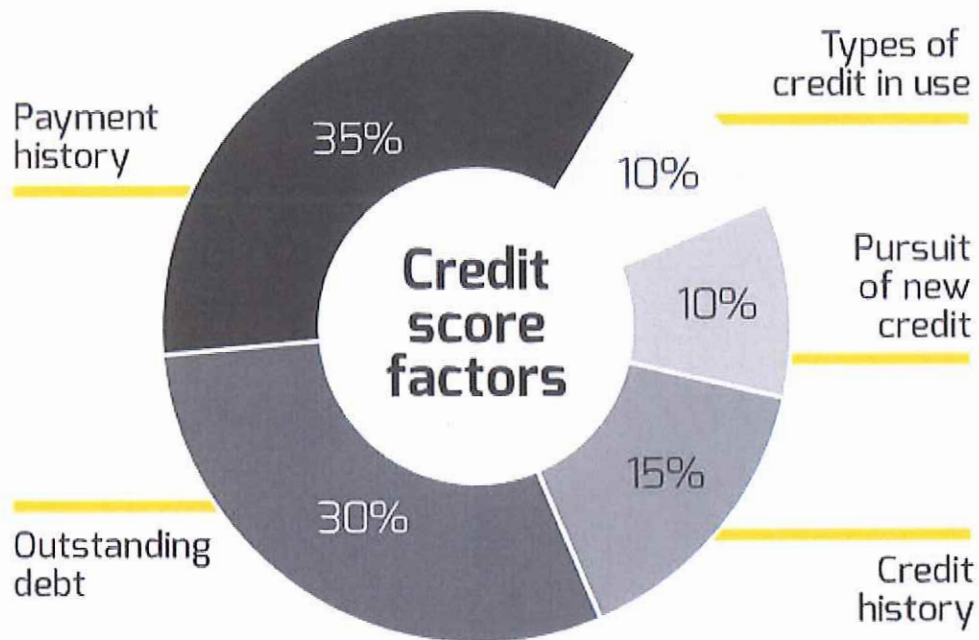


# Credit Score Basics

A credit score is based on the information drawn from your credit report and there are about 30 individual factors used to determine your score.



**PAYMENT HISTORY** determines **35%** of your score

- types of accounts
- payment information on credit cards
- installment and mortgage loans
- public record items and collection items
- details on late or missed payments



**OUTSTANDING DEBT** determines **30%** of your score

- amount owed on different types of accounts
- number of accounts that have balances
- how close are you to each credit limit



**CREDIT HISTORY** determines **15%** of your score

- the length of your credit history
- durability of your accounts
- frequency of use of each account



**PURSUIT OF NEW CREDIT** determines **10%** of your score

- number of new accounts
- duration of the new account;
- number of requests for new account;
- recent credit history



**TYPES OF CREDIT IN USE** determines **10%** of your score

- number of different credits
- type of each credit