



How'd You Get That Credit Score?

These are some ways FICO looks at your credit to come up with your score.
The percentage shows how important it is for measuring your credit.



35%

Do you pay your
bills on time?



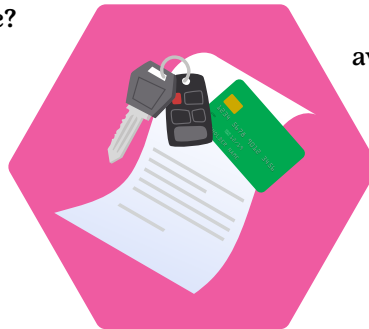
30%

Are you using too
much of your
available credit?



10%

How often do
you apply for a
new credit card?
(Applying too
often can show
you're a risk.)



10%

Do you have
different types of
credit that are
all in good standing?
(For example,
a mix of accounts
from credit cards,
retail accounts, and
a car loan.)



15%

How long have you
had your credit
accounts and
are they in good
standing?