

What is影响ing a Good Credit Score Report and?

The following points credit score, the more likely your score to give you a good credit:

- 1. **More Lenient Credit Score:** - lenient score is high credit score as a **factor** because the lower the score, the more likely you are to need your money.
- 2. **More Accessible Rates:** - if you have a high credit score, lenient rates will give you a **lower** interest rate, which lowers your cost of borrowing money.
- 3. **Lower Rents:** - a high credit score tells an apartment manager that you will likely pay your rent on time, making a higher credit score will help you rent more easily and could give you a lower deposit.

Improving Your Credit Score

- 1. **Usually minimum between 300 and 500:**
- 2. **A good credit score provides a better credit score:**

Credit Score Factors:

1000 points (100% Likelihood)

740-799 Very Good (A)

640-739 Good (B)

540-639 Fair (C)

300-529 Poor (F)

What Affects Your Credit Score:

- 1. **Payment History (35%):** - making payments on time will help to raise your credit score higher, **missing** payments or **missing** payments **late** can lower your credit score.
- 2. **Current Debt (30%):** - having a lot of debt compared to your credit limit can lower your credit score significantly, especially when you **owe** more than you **earn**.
- 3. **Credit History (15%):** - having a longer history of managing credit tends to raise your credit score higher, having no or little credit history may keep your score down.
- 4. **New Credit Applications (10%):** - applying for new credit cards can hurt your credit score.
- 5. **Type of Credit Used (5%):** - a **variety** of credit accounts, like car payments, home payments, and credit cards can help your credit, just having one credit card may keep your score **lower**.

Accessing Your Credit Report

3 Major Credit Reporting Bureaus:

1. Equifax
2. Experian
3. TransUnion

You can request a free credit report every 12 months from them. You can also check with your bank for free.

Protect Identity Theft and Fraud:

- 1. **Monitor Credit Reports:** look for **changes** or **abnormal changes** to credit score.
- 2. **Report ID issues:** - contact **Identity theft** and credit bureaus immediately, credit bureaus can **freeze** your credit.
- 3. **ICE Credit:** - with especially looking at reporting services, alert you as fast as possible but don't **protect** your.

Securing the Lender:

Secured Loan: - a loan that requires **collateral**, the bank will go to the bank if you don't pay back the loan, this must be a secured loan **first** for the bank because they can **repossess** your car if you don't pay back the money. Every time you stop paying, this is why the interest rate is **higher** on a secured loan than a credit card.

Unsecured Loan: - a loan with **no collateral** attached to it (ex. Credit cards)

Everfi Financial Literacy Answer Key

David Kirk

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