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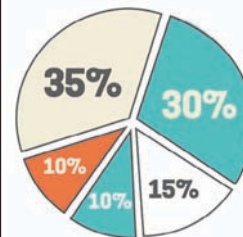
Endless Hot Water

Breaking down your

CREDIT SCORE

(According to FICO's model. Learn more at my.fico.com)

Your Credit Score is determined by 5 factors of differing importance:



35% PAYMENT HISTORY
How often do you pay your accounts on time? Late payments may lead to a lower score.

30% AMOUNTS OWED
How much of your total credit have you used? Less is more! Lowering debt can be the key to a better credit score.

15% LENGTH OF HISTORY
How long have you had credit history? A longer history of responsible credit use will likely lead to a higher score.

10% NEW CREDIT
Have you opened new credit lines lately? Opening several accounts in a short time can lower your credit score.

10% TYPES OF CREDIT USED Do you have more than one credit line? Having experience with different types of credit (e.g., a car loan and a credit card) can help your score.

MORE CREDIT SCORE FACTS REVEALED:

74% of College Students don't know their credit score. (Student Monitor LLC Survey)

18 YEARS is the average consumer's oldest open credit line. (FICO Score Trends Service)

20% OR LESS What's your credit limit? Using more than 20% of your credit limit may lower your credit score.

144 MILLION AMERICANS (33%) haven't viewed their credit score IN THE PAST YEAR. (FICO Score Trends Service)



EXAMPLE:
USE \$10,000 OR LESS
\$50,000 credit limit

9 OPEN CREDIT CARDS is the average per consumer. (FICO Score Trends Service)



300-850 is the range of credit scores. 691 is the average National Credit Score (FINRA Investor Education Foundation)

57% of women



47% of men

said it was important to know a partner's credit score before getting seriously involved. (CreditCards.com 2013 Survey)

0%
The percent your age, race, income or job title may impact your credit score. (myfico.com)



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