



## BREAKDOWN YOUR CREDIT SCORE

### HELPFUL HABITS TO INCREASE YOUR CREDIT SCORE

**300-649**  
POOR

**650-699**  
FAIR

**700-749**  
GOOD

**750-850**  
EXCELLENT

#### WAYS TO IMPROVE YOUR SCORE

- ✓ Pay all bills on-time
- ✓ Don't apply for too many credit lines
- ✓ Don't max credit cards
- ✓ Hang on to older credit lines

#### WHAT MAKES UP YOUR SCORE

- 35%** Payment History
- 30%** Amounts Owed
- 15%** Length of Credit History
- 10%** New Credit Inquiries
- 10%** Types of Credit

The lender is not a credit repair company or credit repair organization. This does not guarantee improvement of your credit worthiness, credit standing, or credit capacity. Any actions you take regarding your personal finances are done at your discretion. These actions do not guarantee that you will become eligible for a loan. This is not a commitment to lend or extend credit.

**Contact me today for details!**