

CREDIT SCORES

Think of your credit score as a measure of your financial trustworthiness, because that's how it's used. Banks, landlords, insurance companies, and an increasing number of employers all use credit scores to decide if you can be trusted with money.

CALCULATE YOUR SCORE

- 35%** Payment History
- 30%** Amount Owed & Utilized
- 15%** Credit History
- 10%** Types of Credit
- 10%** Inquiries & New Credit

UNDERSTAND YOUR SCORE

UNDER 630 - BAD

You may have filed for bankruptcy or missed a lot of payments.

630-689 - AVERAGE

You have too much "bad" debt or carry over debt on credit cards from month-to-month. Maybe you maxed out a card.

690-719 - GOOD

You pay bills on time. You can expect lower interest rates.

720-850 - EXCELLENT

You probably have a lot of credit but are good at managing it.



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