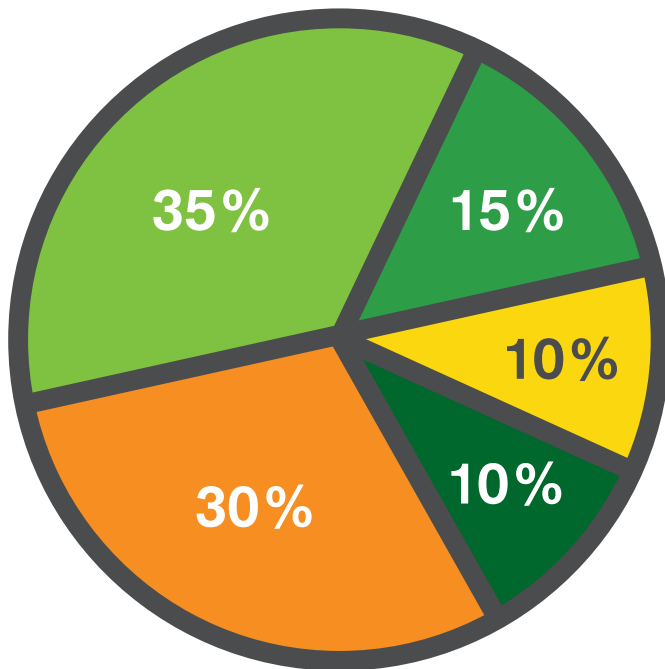







# What goes into a credit score?



Data from your credit report goes into five major categories that make up a FICO score. The scoring model weighs some factors more heavily, such as payment history and debt owed.

Source: myFICO.com

-  **Payment history:** (35 percent)  
Your account payment information, including any delinquencies and public records.
-  **Amounts owed:** (30 percent)  
How much you owe on your accounts. The amount of available credit you're using on revolving accounts is heavily weighted.
-  **Length of credit history:** (15 percent)  
How long ago you opened accounts and time since account activity.
-  **Types of credit used:** (10 percent)  
The mix of accounts you have, such as revolving and installment.
-  **New credit:** (10 percent)  
Your pursuit of new credit, including credit inquiries and number of recently opened accounts. Personal or demographic information such as age, race, address, marital status, income and employment don't affect the score.