

# WHAT INFLUENCES YOUR VantageScore® Credit Score?

Information in your credit files at the three national credit reporting companies is used to calculate your VantageScore credit score. This information can be grouped into six categories, but not every category carries the same weight in your score. Read below to understand each category, its weight in your score compared to the other categories and tips you can use to manage your credit wisely.



## PAYMENT HISTORY

Repayment behavior (current, late or charged-off)



EXTREMELY INFLUENTIAL

Pay all bills **ON TIME.**

### DID YOU KNOW?

90% of prime consumers pay all their debts on time.



## AGE and TYPE of CREDIT

Length of credit history and types of credit



HIGHLY INFLUENTIAL

**MAINTAIN** a mix of accounts (credit cards, auto, mortgage) over time to improve your score.

### DID YOU KNOW?

Prime consumers have an average of **13 loans**. Typically the oldest loan is more than **15 years old**.



## % of CREDIT LIMIT USED

Proportion of credit amount used/owed on accounts



HIGHLY INFLUENTIAL

Keep revolving balances low, **UNDER 30%** of credit limits.

### DID YOU KNOW?

Prime consumers typically use **28-30%** of the maximum amount of credit a lender extends to them.



## TOTAL BALANCES/DEBT

Total amount of recently reported balances (current and delinquent)



MODERATELY INFLUENTIAL

**REDUCE** the amount of **DEBT** you owe.

### DID YOU KNOW?

Prime consumers have an average balance on their credit cards of **\$6000** and Prime consumers with a mortgage have an average total debt of **\$237,000**.



## RECENT CREDIT BEHAVIOR

Number of recently opened credit accounts and credit inquiries



LESS INFLUENTIAL

**DON'T** open too many new accounts too quickly.

### DID YOU KNOW?

Prime consumers don't open accounts too often. On average, their newest account is more than **3 years old**.



## AVAILABLE CREDIT

Amount of credit available



LEAST INFLUENTIAL

Only open the amount of credit you **NEED.**

### DID YOU KNOW?

Prime consumers keep an average of **\$20,000 to \$22,000** of credit that they do not use.

### An Explanation of "PRIME"

While every lender makes its own credit decisions, a prime VantageScore credit score would range from **661-780**.

### What ISN'T

Included in Your VantageScore Credit Score?

There are many misconceptions about credit scores. One of the most important to understand is what information the VantageScore model, or any credit scoring model for that matter, do NOT use. The VantageScore model does not consider:

Race

Color

Religion

Nationality

Sex

Marital Status

Age

Salary

Occupation

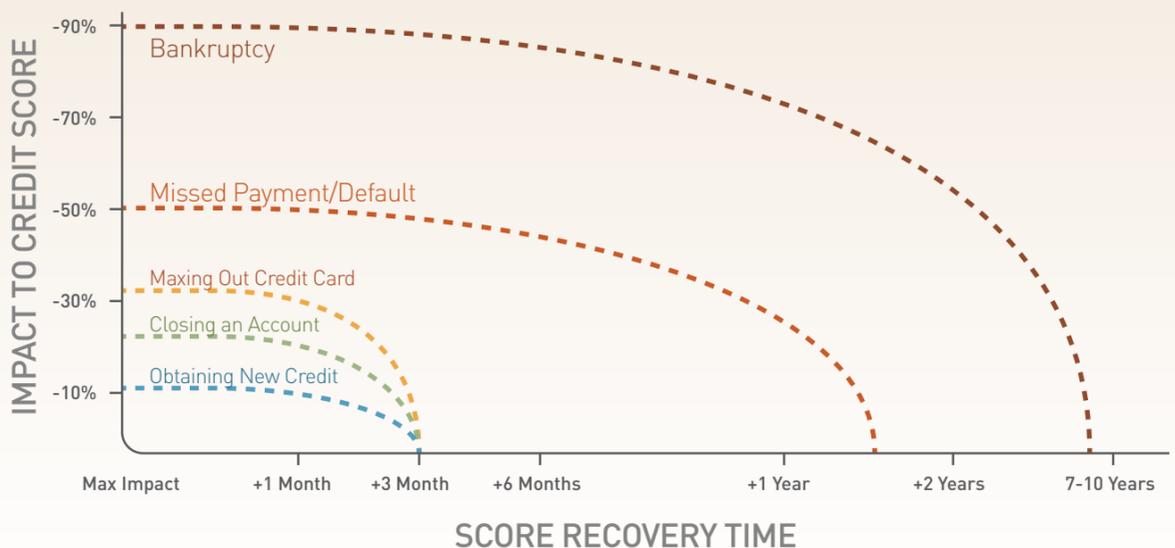
Title

Employer

Employment History

Where You Live

## Recovering from an Action that Caused Your Score to Drop



This chart demonstrates the amount a score can drop from negative credit events and the amount of time needed to recover the lost points. The impact that negative information will have on your credit score may diminish over time because your credit history is weighted less as it ages. The precise impact and recovery period that specific credit-related activities have on consumers' credit scores are likely to vary because everyone's credit file is different and unique.

For more info, visit [www.YourVantageScore.com](http://www.YourVantageScore.com)

**VantageScore**  
a higher level of confidence