

Five Components That Make Up Your **FICO** Credit Score

35% is PAYMENT HISTORY based on making the repayment of past debt

30% is DEBT AMOUNTS based on revolving account balance -vs- credit limits

15% is LENGTH OF CREDIT HISTORY based on the length of time each account has been open

10% is NEW CREDIT based on the number of credit inquiries and newly opened accounts

10% is CREDIT MIX based on the mix of revolving credit and installment loans