

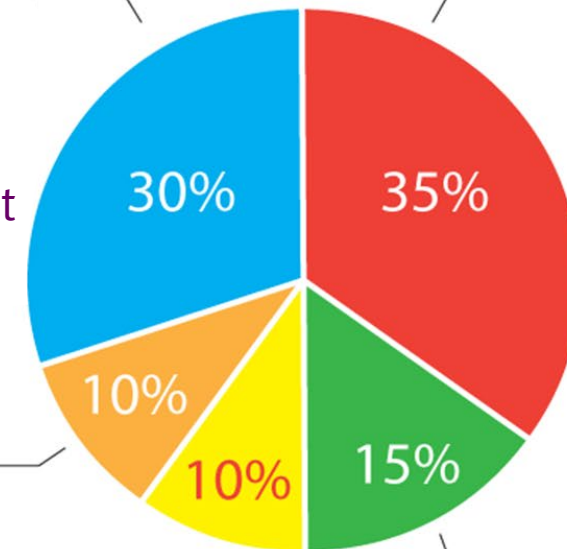
What affects your credit score?

Amount owed

How much do you owe on each account, and how much of your credit limit have you used?

Types of credit

What kind of debts do you have?



Payment history

Have you paid your bills on time? And if not, how late were you, when were you late and how often?

New credit

How many credit request have you made and how many reports have been pulled on you.

Credit history

How long have you had each account?