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?

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

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

**Types of credit**
What kind of debts do you have?

**Credit history**
How long have you had each account?