

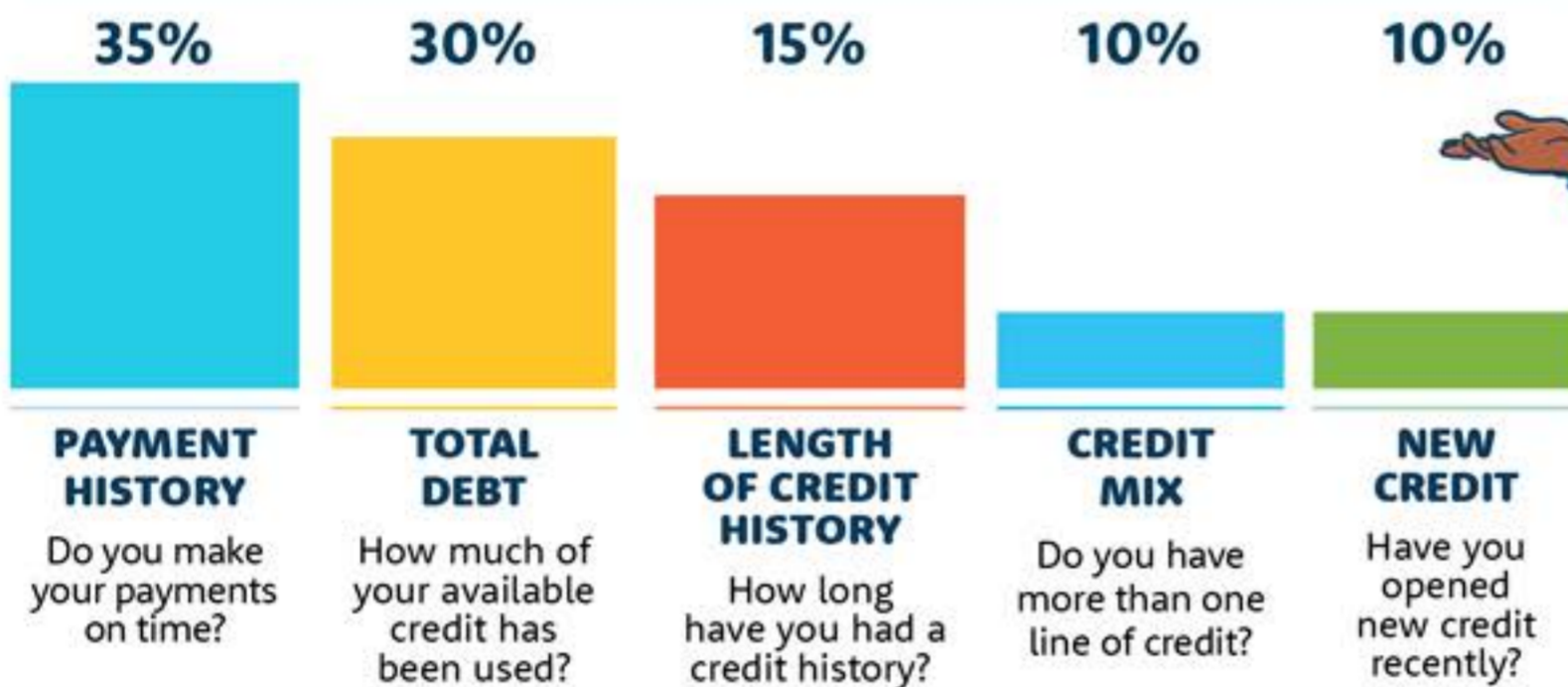
Is your Credit Score making the grade?

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What you need to know to pass with flying colors.

If you're thinking about buying a home, you'll need to study up on the basics of your credit score.

5 key elements of your credit score*



*According to FICO® model(s)



Credit Score Study Guide

- Know the 5 key elements of your credit score (Hint: see above!)
- Understand that your credit score can affect your ability to qualify for a mortgage. Find out how at [readyne.com](https://www.readyne.com)
- Request your credit report annually to check it for accuracy. Get it at [annualcreditreport.com](https://www.annualcreditreport.com)
- Dispute any errors. Contact the credit bureau whose report has the mistake – online, by phone or by mail

Equifax

Experian

TransUnion

GRADING SCALE

A 800+
B 740-799
C 670-739
D 580-669
F <580



HOW TO ACE THE FINAL EXAM:

1. Open new credit accounts sparingly
2. Maintain a history of responsible use
3. Pay down debt
4. Make payments on time
5. Diversify credit mix

AIM HIGH:
Shoot for the best score

Looking for extra credit?

Here's the ultimate study guide: [readyne.com/credit-reports](https://www.readyne.com/credit-reports)



Source: myFICO.com