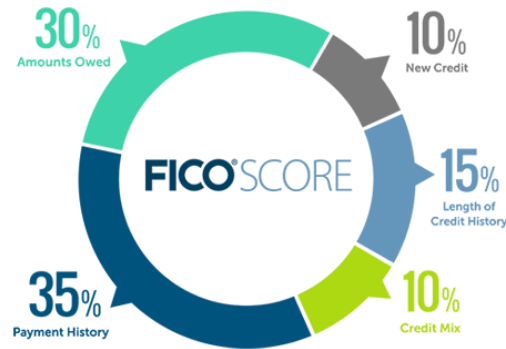


## Credit Score Calculations



Source: myfico.com

Take a look at your finances. Which areas are impacting your credit scores? Use the chart below to determine how you can improve those areas.

Credit Score Calculation	Tips to Improve
Amounts Owed	<ul style="list-style-type: none"> <li>-Reduce amount of debt</li> <li>-Pay debt off, not just move it around</li> <li>-Manage credit cards responsibly by pay them off entirely every month</li> </ul>
Payment History	<ul style="list-style-type: none"> <li>-Get current on bills and remain current</li> <li>-Pay bills on time</li> <li>-Use automatic bill payment to avoid being late</li> </ul>
New Credit	<ul style="list-style-type: none"> <li>-Open accounts over time, not quickly</li> <li>-Do not inquire about new credit unless necessary</li> </ul>
Credit Mix	<ul style="list-style-type: none"> <li>-Hold a variety of credit types to show trustworthiness and reliability</li> </ul>
Length of Credit History	<ul style="list-style-type: none"> <li>-Check credit history and dispute errors</li> <li>-Do not close old accounts if paid off</li> </ul>