



FAIR  
ISAAC  
CREDIT  
SCORING

FICO scores are your credit rating

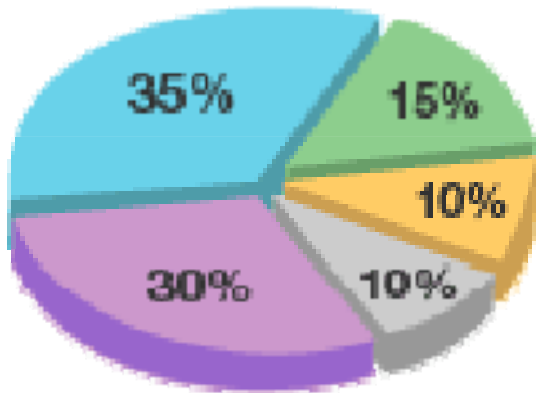
Range 300-850

Higher scores mean better credit

Most lenders base approval on scores

Higher scores mean lower interest rates

FICO scores are calculated based on your rating in  
five general categories:



Payment history - 35%

Amounts owed - 30%

Length of credit history - 15%

New credit - 10%

Types of credit used - 10%

The median FICO score in the U.S. is 723