10% is based on the type of credit you have.***
- Mortgage
- Revolving
- Installment

35% for paying on time.

30% based on utilization ratio.*

15% based on the length of time you have your mortgage, credit card or installment payment.

10% based on how many inquiries are made about your credit.**

*Utilization ratio is used in the calculation of credit scores. It compares the amount of credit being used to the total credit available to the borrower. Having a low ratio—in other words, not much debt but a lot of available credit is good for your credit score.

**A credit inquiry is created when a lender pulls someone’s credit record. It creates a record in a credit report of each time the borrower, a lender or a potential lender obtains a copy of the consumer’s credit report. Credit Inquiries, especially multiple inquiries, may negatively impact credit scores.

***You have a better credit score if your credit history is well rounded with different types of credit. It is better for your credit score to have installment payments vs. revolving credit payments.