

# Credit 101

## What Actually Makes Up Your Credit Score

Know the five factors. Move the number.

<b>35%</b>	<p><b>Payment History</b></p> <p>Whether you pay on time. The single biggest lever you have. Pay on time, every time — even just the minimum. One missed payment can drop your score and stay on your report for seven years.</p> <p>■ <b>Set up autopay on every account. Not optional.</b></p>
<b>30%</b>	<p><b>Credit Utilization</b></p> <p>How much of your available credit you're using. If your limit is \$1,000 and your balance is \$900, that's hurting you. Keep usage below 30% of your total limit. Below 10% is even better.</p> <p>■ <b>Pay balances before the statement closing date, not just the due date.</b></p>
<b>15%</b>	<p><b>Length of Credit History</b></p> <p>The longer your accounts have been open, the better. Includes your oldest account, your newest, and the average age of all accounts. Time is the only thing that moves this number.</p> <p>■ <b>Don't close old accounts just because you don't use them.</b></p>
<b>10%</b>	<p><b>Credit Mix</b></p> <p>Having both revolving credit (cards) and installment loans shows lenders you can manage both. Let this build naturally — don't open accounts just for this.</p> <p>■ <b>Don't take on debt just to diversify your mix.</b></p>
<b>10%</b>	<p><b>New Inquiries</b></p> <p>Every application for new credit creates a hard pull. Too many in a short window signals risk. Rate shopping for a mortgage or auto loan within 14–45 days typically counts as one inquiry.</p> <p>■ <b>Be strategic about when and why you apply.</b></p>

### Three things to do right now.

<b>1</b>	<b>2</b>	<b>3</b>
<p><b>Pay on time.</b></p> <p>Set autopay today. Every account. This one move does more than anything else.</p>	<p><b>Keep balances low.</b></p> <p>Check every card now. If any is above 30% utilization, that's your first target.</p>	<p><b>Don't apply for everything.</b></p> <p>Every application is a hard pull. Be intentional about when you apply.</p>

**Ready to know ALL your numbers?**

Come curious. Leave with clarity.

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