

Credit inquiries when you shop for new credit.

Includes:

- # of new accounts
- If new accounts
- Recent inquiries within the last 12 months

The mix of different credit types you have.

Includes:

1. Credit cards
2. Finance company accounts
3. Installment loans
4. Mortgage loans
5. Retail accounts

CREDIT MIX
10%

NEW CREDIT
10%

PAYMENT HISTORY
35%

Whether you have made on-time payments in the past

CREDIT FACTORS

LENGTH OF CREDIT HISTORY
15%

How long your credit accounts have been established.

Includes:

- Age of newest account
- Age of oldest account
- Average age of all accounts
- How long its been since you accessed certain accounts

AMOUNTS OWED
30%

How much of your available credit you are using



Best Company

Source: myfico.com