WHAT INFLUENCES YOUR VantageScore® Credit Score?

Information in your credit files at the three national credit reporting companies is used to calculate your VantageScore credit score. This information can be grouped into six categories, but not every category carries the same weight in your score. Read below to understand each category, its weight in your score compared to the other categories and tips you can use to manage your credit wisely.

**Payment History**

- **Extremely Influential**
- **DID YOU KNOW?** 90% of prime consumers pay all their debts on time.

**Age and Type of Credit**

- **Highly Influential**
- **DID YOU KNOW?** Prime consumers typically use 28-30% of the maximum amount of credit a lender extends to them.

**Total Balances/Debt**

- **Highly Influential**
- **DID YOU KNOW?** Prime consumers have an average balance on their credit cards of $6000 and Prime consumers with a mortgage have an average total debt of $237,000.

**Recent Credit Behavior**

- **MODERATELY Influential**
- **DID YOU KNOW?** Prime consumers don’t open accounts too often. On average, their newest account is more than 3 years old.

**Available Credit**

- **Least Influential**
- **DID YOU KNOW?** Prime consumers keep an average of $20,000 to $22,000 of credit that they do not use.

**Recovering from an Action that Caused Your Score to Drop**

This chart demonstrates the amount a score can drop from negative credit events and the amount of time needed to recover the lost points. The impact that negative information will have on your credit score may diminish over time because your credit history is weighted less as it ages. The precise impact and recovery period that specific credit-related activities have on consumers’ credit scores are likely to vary because everyone’s credit file is different and unique.

**SCORE RECOVERY TIME**

<table>
<thead>
<tr>
<th>Recovery Time</th>
<th>Impact to Credit Score</th>
</tr>
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<tbody>
<tr>
<td>30 days</td>
<td>-30%</td>
</tr>
<tr>
<td>60 days</td>
<td>-20%</td>
</tr>
<tr>
<td>90 days</td>
<td>-10%</td>
</tr>
<tr>
<td>1 year</td>
<td>0%</td>
</tr>
</tbody>
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**WHAT ISN’T Included in Your VantageScore Credit Score?**

There are many misconceptions about credit scores. One of the most important to understand is what information the VantageScore model, or any credit scoring model for that matter, do NOT use. The VantageScore model does not consider:

- Race
- Color
- Religion
- Nationality
- Marital Status
- Age
- Salary
- Occupation
- Title
- Employer
- Employment History
- Where You Live

While every lender makes its own credit decisions, a prime VantageScore credit score would range from 661-780.

For more info, visit www.YourVantageScore.com