See how lenders see you

How a Score Breaks Down

These percentages are based on the importance of the five categories for the general population. For particular groups — for example, people who have not been using credit long — the importance of these categories may be somewhat different.

Types of Credit in Use — 10%
New Credit — 10%
Length of Credit History — 15%
Amounts Owed — 30%
Payment History — 35%