Edit Profile ▪ Logout

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HOME | ALERTS | SCORE | REPORT | ID PROTECTION | SAVINGS | RESOURCES

Score Center

Here is where you can find everything you need to know about your Credit Score*. Click the tabs below to:

- Track your Score over time and view your Score history.
- Understand your Score by seeing the specific factors that impact it
- Estimate your Score based on changing credit behaviors

Your Experian© Score is:
(as of 12/7/2013)
Get all 3 Credit Scores now

706

Track Your Score | **UNDERSTAND YOUR SCORE** | **Estimate Your Score**

The score factors listed below are personalized and based off your most recent Credit Score. Understanding what positively and negatively impacts your Credit Score may put you in a better position to make decisions to improve it.

Negative Factors Contributing to Your Score

1. You have one or more missed payments.
Missing payments is the most damaging thing you can do to your credit. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so even a single missed payment can significantly lower your score.

2. You have five or more inquiries.
Every time you apply for a loan, credit card, or retail card an inquiry is recorded on your credit report. Having a lot of inquiries on your credit report worries lenders, because it is a sign that you may use credit and loans to supplement your income, and might be spending beyond your means.

3. You have three or more installment loans.
Installment loans usually carry large fixed monthly payments. Having three or more installment loans tells lenders that you already have committed to some large monthly payments and that you might not be able to take on any additional debt.

Positive Factors Contributing to Your Score

1. You do not have any maxed-out credit cards.
Credit cards are considered "maxed-out" when you have spent 90% or more of the credit limit. Lenders view you as someone who uses their credit responsibly and spends only what they can afford.

2. You have two or more open credit cards.
Credit Cards allow you to both spend money and decrease debt; unlike mortgages or installment loans where you only decrease debt. Lenders like to see multiple credit cards on your credit report, because they are able to use them to better determine your ability to manage your spending.

3. Your mortgage is in good standing.
Lenders recognize that obtaining and maintaining a mortgage requires more skill and discipline than other account types. This makes them more confident in your ability to take on new accounts and still meet your financial obligations.

4. You do not have any Public Records.

You do not have any Public Records (i.e. bankruptcies, tax liens, and court judgments) on your credit report. Lenders see these issues as major barriers to extending additional credit.

5. Your average credit card limit is more than $5,000.
Lenders recognize that with higher credit limits comes increased responsibility, and that you have managed to build strong relationships with other lenders. Your relatively high credit limits signal to lenders that you are a trustworthy candidate for new lines of credit.

* Calculated on the PLUS Score model, your Experian Credit Score indicates your relative credit risk level for educational purposes and is not the score used by lenders. Learn More.