



# Learn

Credit doesn't have to be confusing, we're here to help.

Learn

Workshops

## Your Credit Score

Learn how lenders use scores to evaluate your eligibility for loans or lines of credit.

### What is a credit score

Credit Score Rankings



## Guidelines for Your Score

Learn about the factors that have the most impact on your score.



1

### Pay on time regularly

Payment History



How much you've borrowed



Home



Goals



Learn



Account

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Credit Explained

PERSORNAL

CLEAR

HORROR



Learn explains the most important parts of credit, and shows members how their credit score is being influenced by their activity.

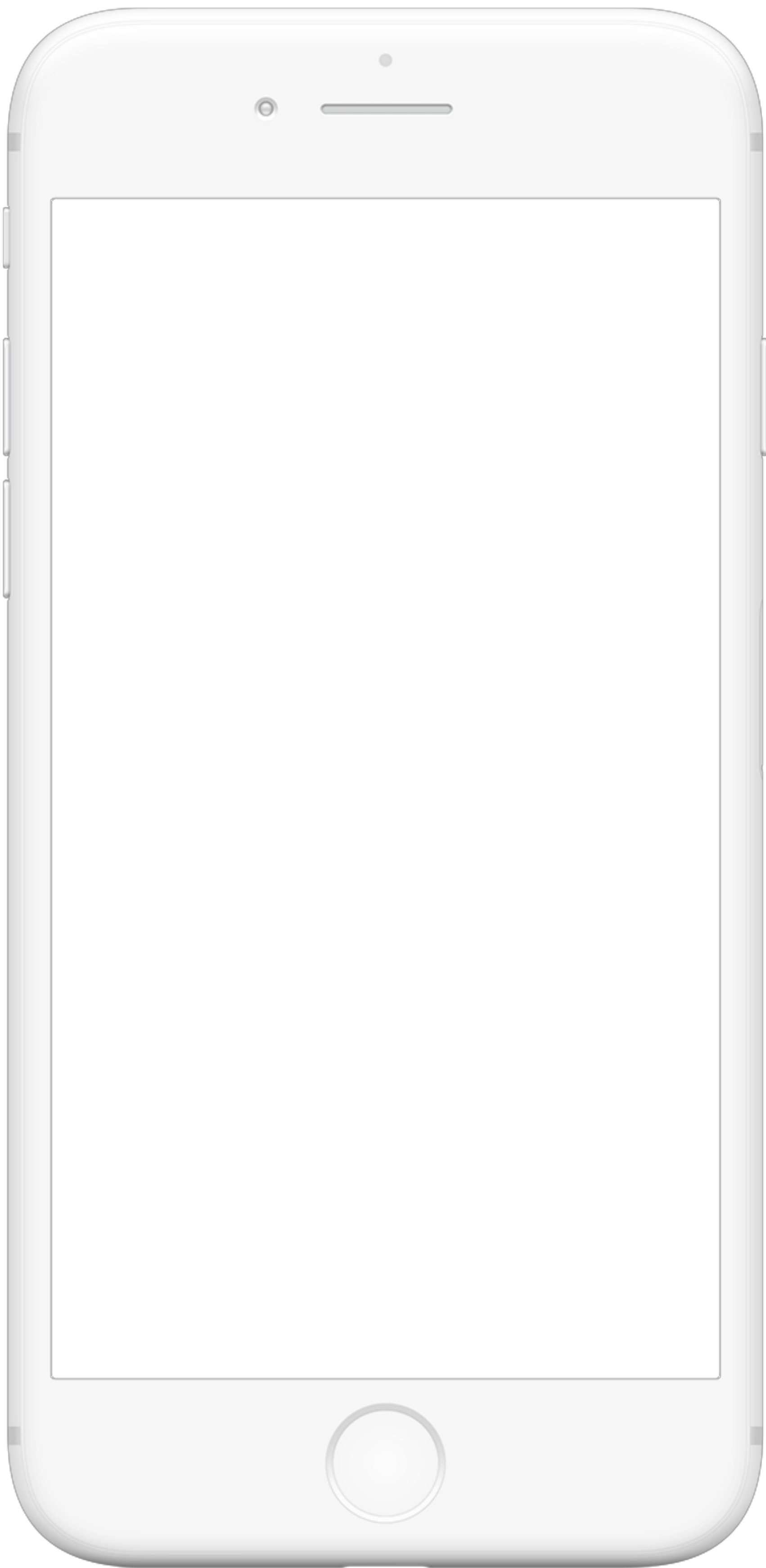
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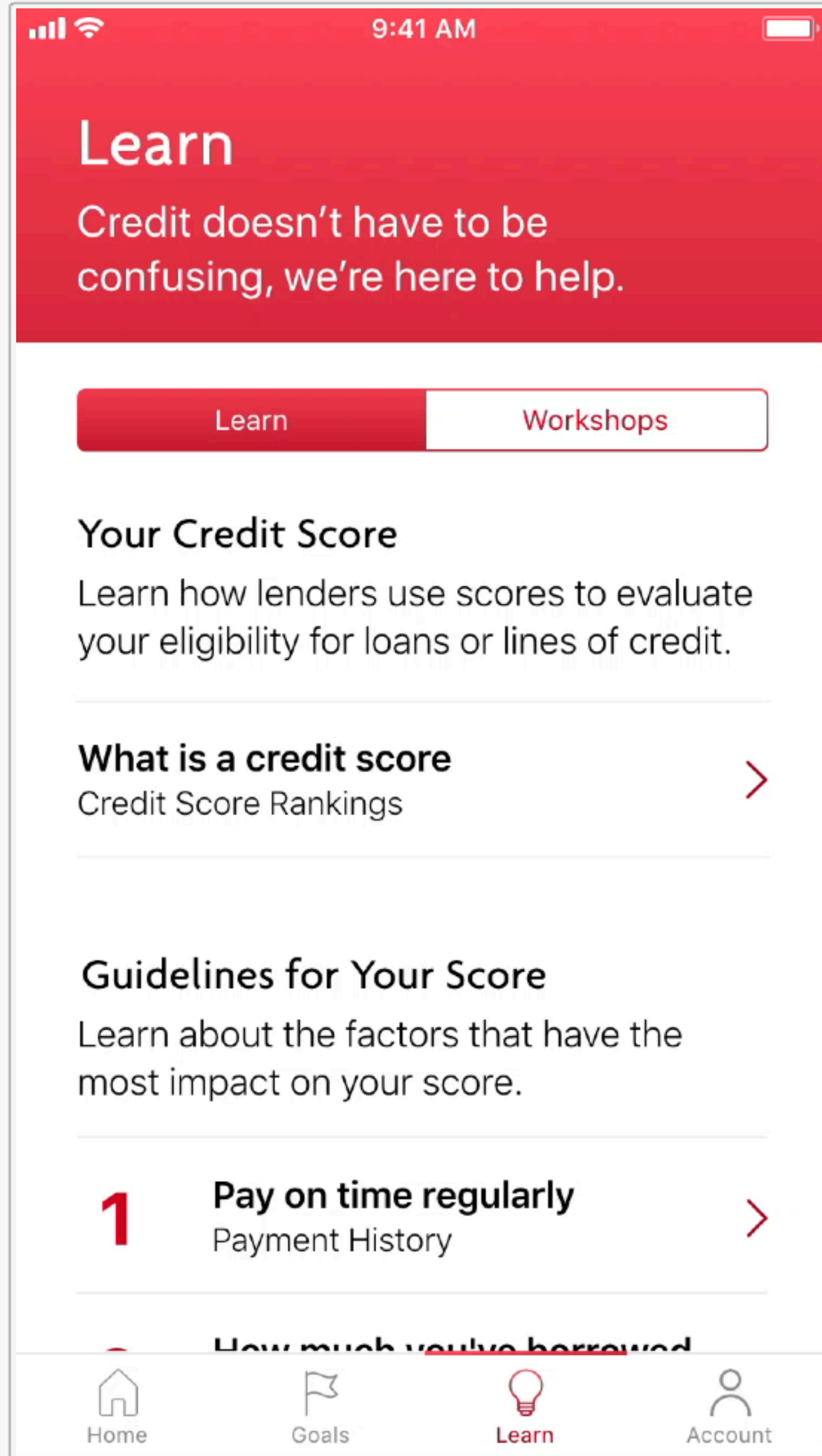


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LEARN

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PERSONAL


CLEAR


HOPEFUL


To receive an interest rate of 4.95% or lower we recommend a goal credit score of 690.



Steps to achieve your goal

- 

**Pay on time regularly**  
Looks like you have no late payments. Keep up the good work.
- 

**Only use a portion of your credit**  
Your average credit utilization is 71%. Try using less than 30%.
- 

**Check for errors on your report**  
40% of credit reports have errors, request a report from Equifax to ensure everything is correct.

GOALS

Actionable Tips

Curated information helps members reach their goal by giving them clear, achievable steps within a reasonable timeframe.