

Credit Score Simulator

Learn how your financial actions impact your credit score

680

Good

Score Range: 300 - 850



Credit Score Factors

Payment History



35%

Credit Utilization



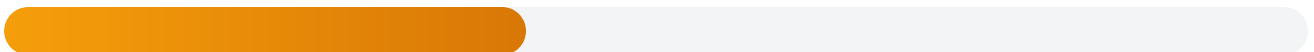
30%

Length of History



15%

Credit Mix



10%

New Credit



10%

Action History

No actions taken yet. Click on actions above to see their impact.

Reflection Questions

1. Based on your simulation, which factor has the biggest impact on credit scores? Why do you think this is?

Payment history has the biggest impact because...

2. Jason applied for three credit cards in one month, thinking he could compare offers. What happened to his score and why?

Jason's score dropped because...

3. Sophia closed her oldest credit card to simplify her finances. How did this affect her score?

Closing the oldest account affected her score by...

4. What three actions would you take to build or improve your credit score? Why did you choose these?

I would: 1) ... 2) ... 3) ... because...