



Revolving Utilization is not available because you have no valid revolving credit accounts.

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## Huy, here's your FICO<sup>®</sup> Credit Scorecard as of 02/10/25

Based on TransUnion<sup>®</sup> data

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- [FICO score 792](#) **FICO<sup>®</sup>SCORE**
- [8 Total Accounts](#)
- [33 years Length of Credit](#)
- [0 Inquiries](#)
- [7% Revolving Utilization](#)
- [0 Missed Payments](#)

## Your FICO<sup>®</sup> Score 8 based on TransUnion<sup>®</sup> data:

FICO score based on TransUnion data 792 Very Good

784 01/10/25

8 Change in score by positive value

## Key factors affecting your score:

### What's helping

[No serious delinquency](#)

Having no previous late payments or derogatory information on your credit report suggests a higher likelihood to pay on time in the future, suggesting less risk to lenders.

[Revolving utilization is low](#)

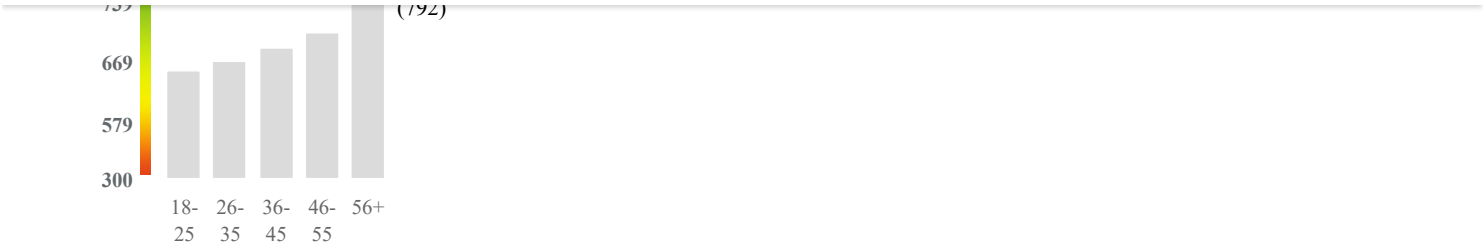
FICO<sup>®</sup> Scores consider total balances compared to total credit limits on revolving accounts. Your credit report shows relatively low use of your total available credit limit, which generally poses a lower risk to lenders.

### What's hurting

[Number of missed payments](#)

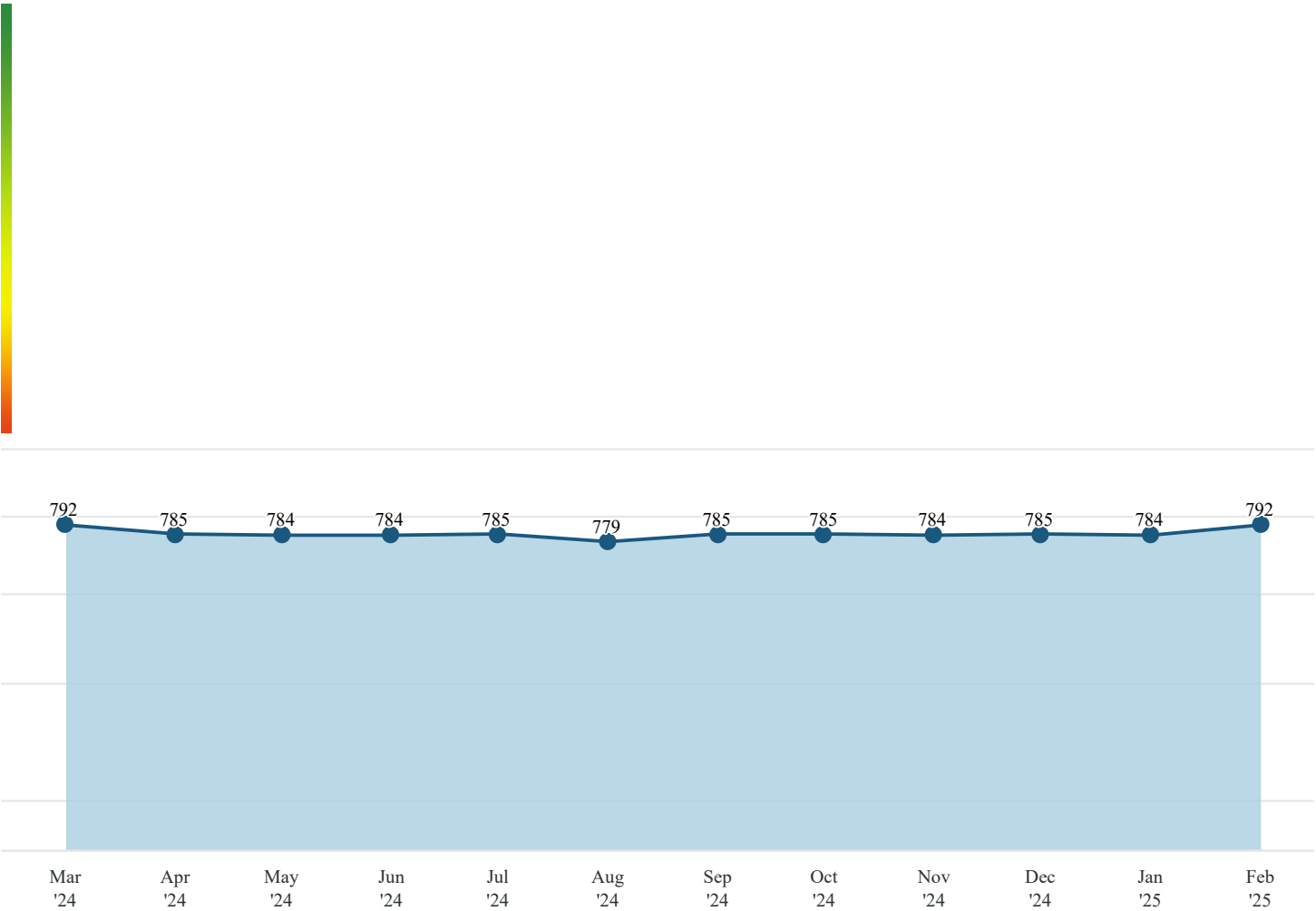
Missed and late payments, including the number of late payments, how late they were, and how recently they occurred, are an important part of FICO<sup>®</sup> Scores. Your credit report shows you have one or more missed or late payments or other derogatory indicators, which can remain on your credit report for up to 7 years.

## Your FICO<sup>®</sup> Score compared to U.S. average by age:



Your FICO® Score History

- [Graph](#) [Screen reader users switch to table view](#)
- [Table](#)



Date	Score	Details
Feb '25	792	Very Good <a href="#">See More</a>
Jan '25	784	Very Good <a href="#">See More</a>
Dec '24	785	Very Good <a href="#">See More</a>
Nov '24	784	Very Good <a href="#">See More</a>
Oct '24	785	Very Good <a href="#">See More</a>
Sep '24	785	Very Good <a href="#">See More</a>