

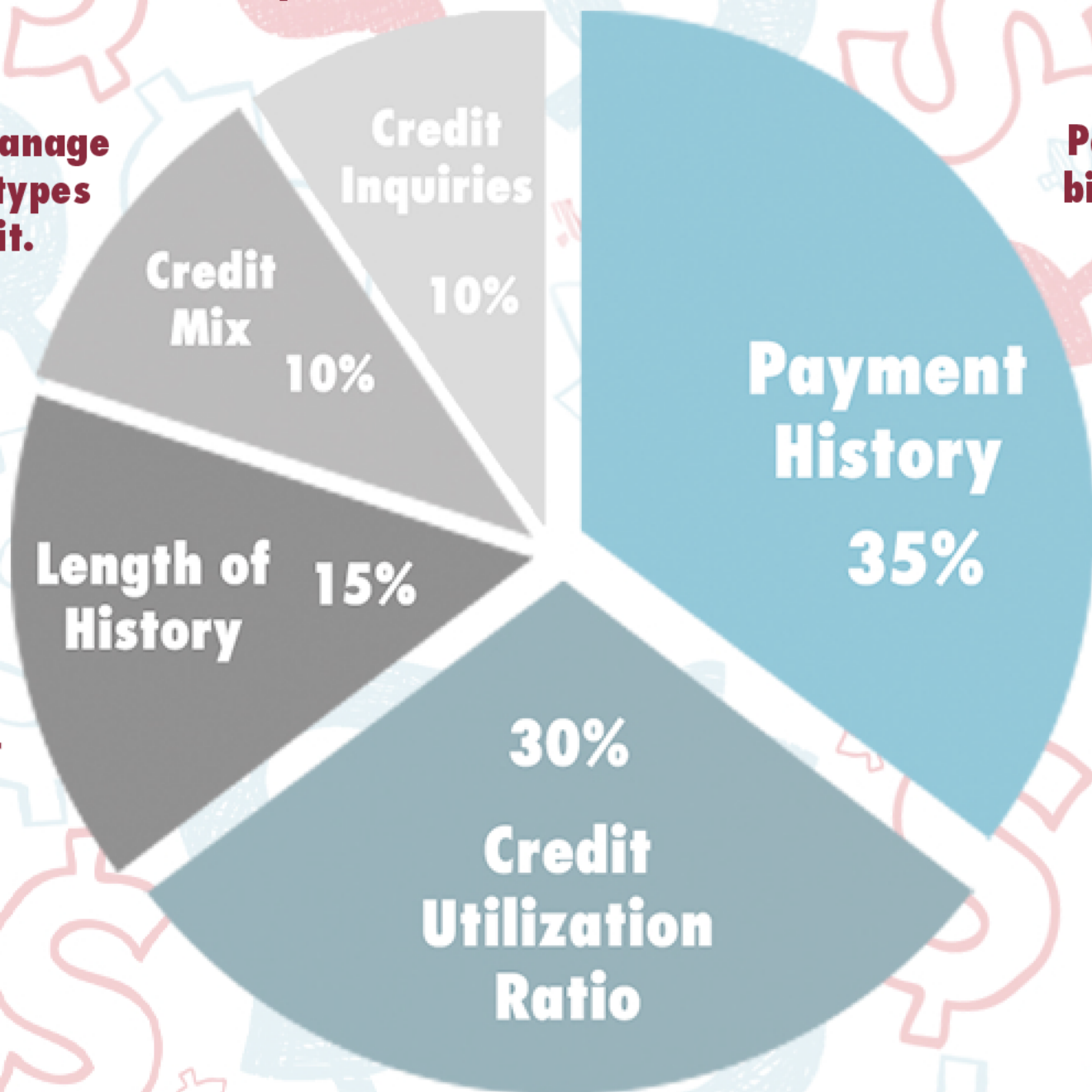
**The number of times
someone accessed your
credit report.**

**How you manage
different types
of credit.**

**Paying your
bills on time
(or not).**

**How long*
you've had
credit cards
or
loans open.**

***longer = better**



**Relationship between
credit used and
credit available.**



Next Door

State Farm