The number of times someone accessed your credit report.

How you manage different types of credit.

Credit Inquiries

Credit Mix

10%

10%

Paying your bills on time (or not).

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

Length of 15% History Payment History 35%

\*longer = better

30%

Credit Utilization Ratio

Relationship between credit used and credit available.

**Next Door** 

StateFarm