Wiley is Having a Good Credit Score Important?

The Michael year credit score. The more little von are to pury off year dabt.

- More Lending Options lenders see a high-credit score as a take person to loan money to, and they
 are more taken to lend you money.
- More Attordable Rates if you have a high credit score, lenders may offer you a tover interest rate, which lovers your cost of borowing money.
- Easier Renting a high credit score tells an apartment complex that you will likely pay your rent on time.
 having a higher credit score will help you next more easily and could give you a lower deposit.

Resedings Your Credit Score

- Usually a number between 300 and 550.
- A practic that fields tenders how tikely you are to pary your bills on time.

Crodit Score Ranges:

800-850 E scellent (An) 740-799 Very Good (A) 570-739 Ocod (5) 560-669 Fair (C) 200-579 Four (F)

Without Addingto Your Credit Score

- Payment History (15%) making payments on time will help make your credit score higher, missing payments or making payments late can lower your credit score
- Current Bot4 (20%) having a lot of debt compared to your credit limit can make your credit score go down regularly paying down your debts can help.
- Credit History (1.5%) having a tonger history of managing credit tends to make your credit occre higher, having no or little gredit history may keep your poore love.
- Mess Credit Applications (10%) applying for too many gredit cents can hurt your credit com-
- Types of Current Credit (10%) a variety or credit accounts, the car payments, home payments, and credit cards can help your credit just having credit cards may keep your score lover?

Accessing Your Credit Report

3 Major Creek Reporting Dunnaue.

- Experience
- 2. Experient
- 3. Exercisi beingen

You can request a free credit report every 12 months from them. You can also check with your bank or lender

Present Identity Theft and Freed

- Manifest Credit Reports look for taken charges or drastic charges to credit soons.
- Report 8 mere contact ender and credit bureaus immediately, credit bureaus can limite your credit
- Be Careful with specialty locking or monitoring services; but you a lot of money but don't arrange and set your

Speaking to a Lander

Separad Louis - a loan that requires colleteral, the time will go to the bank if you don't pay back the loan, this makes a secured loan test risky for the bank because they can require some of the money they lose if you stop paying. This is why the interest rate is lower on a secured loan than a credit card.

Observated Louis - a loan with no colleteral attached to it in . Credit card.

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Lisa Darragh, New Zealand. Ministry of Education

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