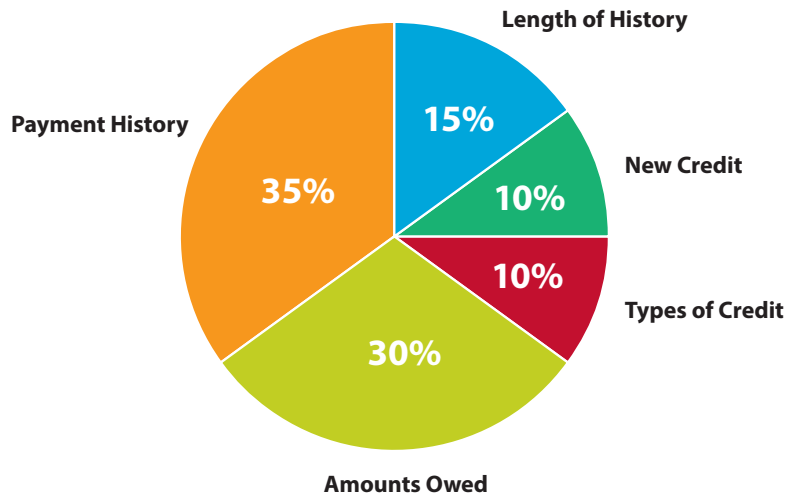# What Determines My Credit Score?

Below you will find the five categories that determine a credit score. As shown by the percentages, some factors will affect an individual score more than others. After analyzing how the bulk of your score is determined, brainstorm how you can improve certain areas and what can be done to boost your credit score.

Pie chart:
- Payment History — 35%
- Length of History — 15%
- New Credit — 10%
- Types of Credit — 10%
- Amounts Owed — 30%

Payment History
Utilities.
Student loan payments.
Rent.
Car payment.
Missed credit card payment.

Amounts Owed
$10,000 in student loans.
$1,000 in credit card debt.
Finished paying off a new car.

Types of Credit
Medical services.
Car loan.
Credit cards.
Student loans.
Utilities.
Rent.
Mortgage.
Home improvement.

New Credit
Second credit card.
First-time home buyer.
Loan for graduate school.
Second car.

Length of History
Utilities in your name for five years.
Credit card in your name since high school.
Student loans taken out freshman year of college.

Discussion Questions

What are three things you can do right now to improve your credit score?

Why do you think payment history makes up the largest portion of your credit score?

Review the list of types of credit. Did any surprise you?

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