

Credit Score Facts

Factors that make up your credit score:

35% payment history

30% credit utilization

15% length of credit history

10% credit mix

10% new credit

Source: FICO Model



43% of women vs.

32% of men say

a person's credit score affects if they want to date them

Source: bankrate.com

44%

of adult Americans haven't checked their credit score in the last 12 months

Source: TransUnion

1 in 5 Americans' credit reports have errors on them

Source: credit.com



2-3

credit cards is the average per consumer

Source: TransUnion.com



Average credit score by generation

679 Gen Z

705 Gen X

740 Baby Boomer

Source: Business Insider

686 Millennial

760 Silent Generation



714

is average FICO® Score in 2021

Source: Experian.com



32%

of Americans have never gotten a copy of their free credit report (Creditcards.com)

698

average national credit score

Source: Equifax



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