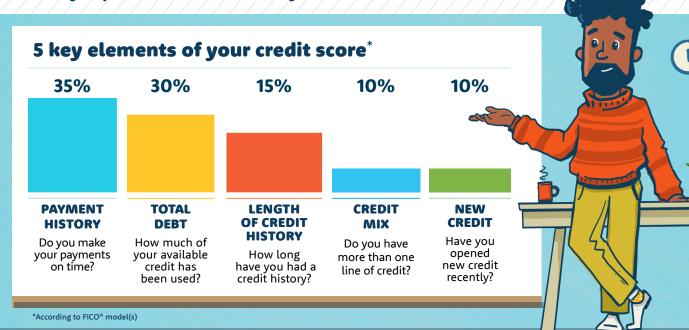
Is your Credit Score making the grade?



What you need to know to pass with flying colors.

If you're thinking about buying a home, you'll need to study up on the basics of your credit score.



Credit Score Study Guide

- Know the 5 key elements of your credit score (Hint: see above!)
- Understand that your credit score can affect your ability to qualify for a mortgage. Find out how at readynest.com



- Request your credit report annually to check it for accuracy. Get it at annualcreditreport.com
- Dispute any errors. Contact the credit bureau whose report has the mistake – online, by phone or by mail



Experian

TransUnion

Source: myFICO.com



GRADING SCALE

A 800+

B 740-799

C 670-739

D 580-669

0 300-00

F <580

HOW TO ACE THE FINAL EXAM:

- 1. Open new credit accounts sparingly
- 2. Maintain a history of responsible use
- 3. Pay down debt
- 4. Make payments on time
- 5. Diversify credit mix

AIM HIGH: Shoot for the

phoot for the best score

Looking for extra credit?

Here's the ultimate study guide: readynest.com/credit-reports



