

What affects your credit?

Your credit score is the three-digit number that impacts your ability to access low credit card rates, as well as car, home, and student loans.

With a higher score, you'll unlock more affordable access to these financial tools and services.



Factors that make up your score



Payment history



Credit history/
Age



New credit



Available credit



Amounts owed/
Balances



Credit mix

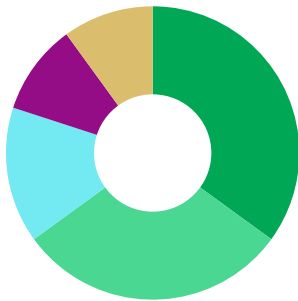


Utilization

Scoring models by FICO® and VantageScore weigh these factors differently:

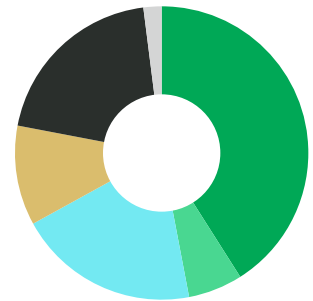
FICO®

- Payment history – 35%
- Amounts owed – 30%
- Credit history – 15%
- Credit mix – 10%
- New credit – 10%



VantageScore

- Payment history – 41%
- Balance – 6%
- Age/Mix – 20%
- New credit – 11%
- Utilization – 20%
- Available credit – 2%



Scan for more credit education blogs, tips, and courses!

Esusu Disclosure: Esusu aims to help renters build financial stability now and forever. Esusu only reports on-time rent payments and does not report missed or late rent payments to the credit bureaus. Using Esusu rent reporting services does not guarantee an increase in credit scores as scores are determined by the credit agencies using multiple factors, including but not limited to the history of a renter's other timely payments being reported to the credit agencies, change in credit utilization rates, and so much more. For questions about our products and services, see Esusu's FAQs at esusu.com/faq or email us at rentsupport@esusu.org. To opt out of rent reporting: Text us at (347) 991-9672 or email us at rentsupport@esusu.org.

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