

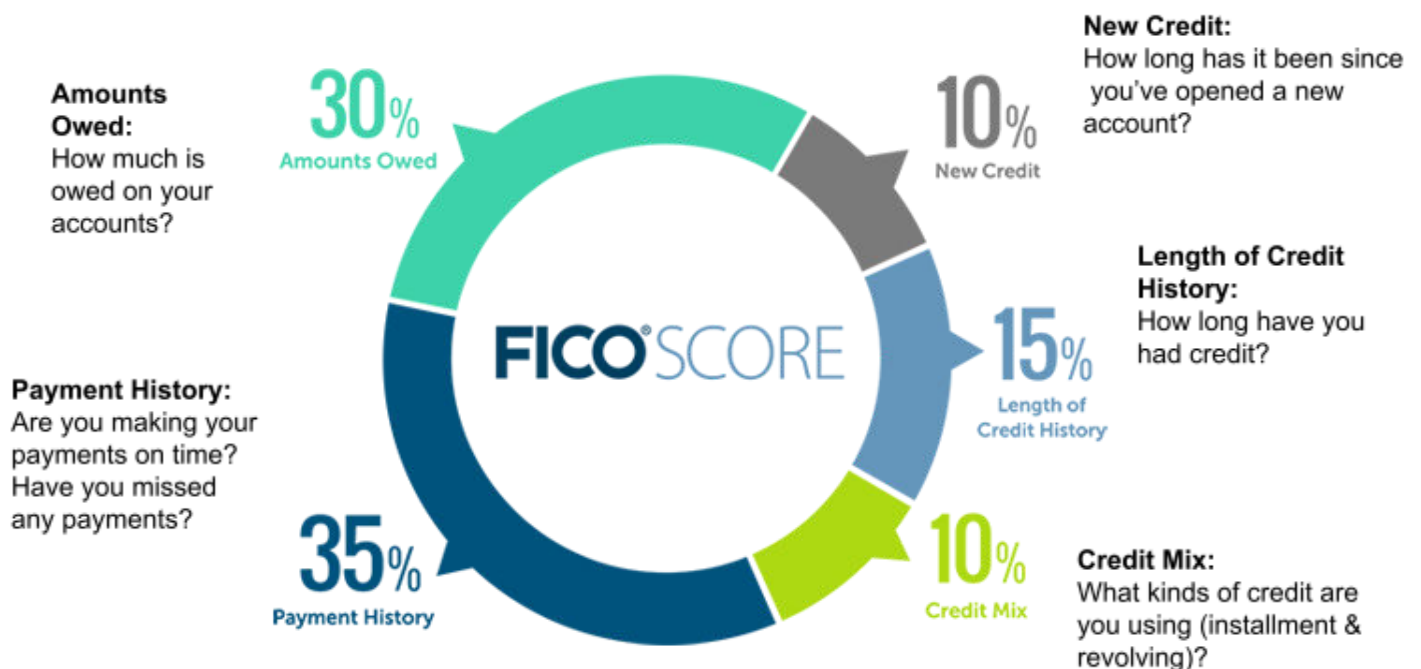


## Establishing a Good Credit Reputation

### What is a Credit Score?

A credit score is a three digit number that represents your credit history and how likely you are to pay back your debts. It helps lenders measure your credit reputation. The higher the score, the better your reputation.

### Your credit score is determined based on 5 different factors:



### How do I protect my credit reputation?

- 1) Make a budget and stick to it.** Credit should not be used to live above your means.
- 2) Pay your bills on time.** Late payments make you a higher risk in the eyes of lenders.
- 3) Keep credit card balances low.** Keeping your balances low shows lenders that you aren't tempted to charge more than you can pay.
- 4) Show lenders you're reliable in other ways.** Some lenders consider your length of employment, length of residence, and how much you have in savings before giving you credit.