

# Climb Your Way to Become a FICO® SCORE HIGH ACHIEVER

800

## IMPROVER

Keep climbing!  
Scores less than

635

FICO® SCORE 8

## HIGH ACHIEVER

Keep up the good work!  
Scores greater than

795

FICO® SCORE 8

Open new credit accounts only when necessary. The average age of credit accounts for Improvers is approximately 6 years old. The average Improver's oldest account was opened 12 years ago.

### ACCOUNT HISTORY

Age of Oldest Account

12 Years  
27 Years

The average age of credit accounts for High Achievers is approximately 12 years old. The average High Achiever's oldest account was opened 27 years ago.

Keep revolving balances low. The average Improver owes over \$6000 on their credit cards.

### BALANCE

Average Balance Carried on Credit Cards

\$6,000

\$4,000

The average High Achiever owes less than \$4000 on their credit cards.

Keep credit utilization low. Many Improvers have maxed out their available credit.

### UTILIZATION

Amount of Available Credit

15% Available Credit

93% Available Credit

High Achievers, on average, use only 7% of their credit limit.

Pay all bills on time. Only 7% of Improvers pay all their bills on time every month, and 64% of Improvers have amounts past due at any given time.

### PAY ON TIME

7% Pay on Time

96% Pay on Time

A whopping 96% of High Achievers have no late payments in their credit reports, and less than 1% have amounts past due. That's important because payment history makes up 35% of the FICO® Score.

## What Your FICO® Score Means

750-850

EXCELLENT

Highest likelihood of loan approval with low interest rates

700-749

GOOD

Loan approval probable with possibly higher interest rates

650-699

FAIR

Loan approval possible with higher interest rates or could be declined.

300-649

POOR

Highest likelihood of loan application being declined.