

CREDIT SCORE WORKSHEET — STUDENT EDITION

NAME: _____

ID: _____

DATE: _____

Current Scores

Agency	Score	Date	Rating
Equifax			
Experian			
TransUnion			



Factors Impacting Your Score

Payment History (35%)

Ensuring bills are paid by the due date every month.

Credit Utilization (30%)

Keeping balances low relative to your limits.

Length of History (15%)

The age of your oldest and newest accounts.

Types of Credit (10%)

The variety of accounts (cards, loans, etc.).

Utilization Tracker

Account	Limit	Balance	% Used
	€	€	%
	€	€	%

Score History (6 Months)

M1	M2	M3	M4	M5	M6
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Action Plan
