

CREDIT SCORE WORKSHEET — FOR STUDENTS

STUDENT NAME: _____

STUDENT ID: _____

DATE: _____

Current Scores

Credit Bureau	Current Score	Date Pulled	Main Rating (Poor - Excellent)
Equifax			
Experian			
TransUnion			



Factors & Quick Actions

Payment History

35% Impact. Pay every bill on time. Set up autopay for at least the minimum.

Amounts Owed

30% Impact. Keep "Utilization" under 10-30% of your total limit.

Credit Age

15% Impact. Don't close your first student card; keep it active for history.

Credit Mix

10% Impact. A mix of cards and loans helps long-term, but don't over-apply.

Accounts & Utilization Tracker

Account Name	Credit Limit	Current Balance	Util % (Bal / Limit)
	\$	\$	%
	\$	\$	%

6-Month Score History

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
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Action Plan & Goals

Resources: [AnnualCreditReport.com](https://www.annualcreditreport.com) (Free Reports) | [MyFICO.com](https://www.myfico.com) (Education) | [CFPB.gov](https://www.consumerfinance.gov)