

# What affects your credit score?

Your credit score is a three digit number that impacts what interest rate you get when applying for personal loans, credit cards, student loans, car loans, or mortgages. Employers and landlords can also check your score when applying for jobs or places to rent.



**With a higher score, you will pay less money on interest and unlock better financial products.**

## Factors that make up your score



**Payment history**



**Credit history/  
Age**



**New credit**



**Available credit**



**Amounts owed/  
Balances**



**Credit mix**

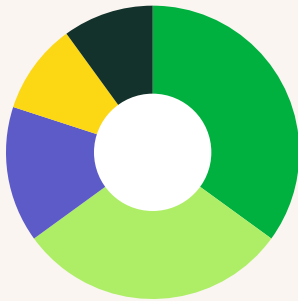


**Utilization**

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

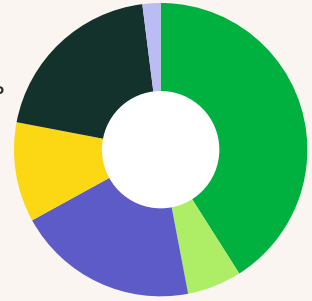
### FICO®

- 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%



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**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 [esurent.com/faq](https://esurent.com/faq) or email us at [rentsupport@esusu.org](mailto:rentsupport@esusu.org). To opt out of rent reporting: Text us at (929)-269-8032 or email us at [rentsupport@esusu.org](mailto:rentsupport@esusu.org).

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