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**MyFICO Score Estimator**

**FICO provides an estimate of your credit score based on your answers to the questions below (The online version can be found at** [**http://wwwmyfico.com/FICOCreditScoreEstimator/Estimator.aspx**](http://wwwmyfico.com/FICOCreditScoreEstimator/Estimator.aspx)**). The part of your score that is impacted is indicated under each question.**

1. How many credit cards do you have?

**Credit Mix (10%)**

1a. Follow up: How long ago did you get your first credit card?

**Length of Credit History (15%) and New Credit (10%)**

1. How long ago did you get your first loan?

**Length of Credit History (15%) and New Credit (10%)**

3. How many loans or credit cards have you applied for in the last year?

**New Credit (10%)**

4. How recently have you opened a new loan or credit card?

**New Credit (10%)**

5. How many of your loans and/or credit cards currently have a balance?

**Amounts Owed (30%)**

6. Besides any mortgage loans, what are your total balances on all other loans and credit cards combined?

**Amounts Owed (30%)**

7. When did you last miss a loan or credit card payment?

**Payment History (35%)**

7a. Follow up: What is the most delinquent you have ever been on a loan or credit card payment? (includes repossessions, foreclosures, and accounts referred to collection agencies)

**Payment History (35%)**

8. How many of your loans and/or credit cards are currently past due?

**Payment History (35%)**

8a. Follow up: What are your total balances on all currently past due accounts?

**Payment History (35%) and Amounts Owed (30%)**

9. What percent of your total credit card limits do your credit card balances represent?

**Amounts Owed (30%)**

10. Please indicate if you have ever gone through any of the following negative financial events in the last 10 years: bankruptcy, tax lien, foreclosure, repossession, or account referred to collection agency.

**Payment History (35%) and Amounts Owed (30%)**