

Understanding Credit Scores

Your credit score is a three-digit number from 300 to 850 that is calculated using information from your credit reports.

Credit reports include details on your credit accounts, public records such as bankruptcies, and a list of entities that have asked to see your credit report.

Here is a list of websites with more information on how to manage your credit and what credit is all about:

What Is Credit And Why Do You Need It?

<https://www.nerdwallet.com/article/finance/what-is-credit#:~:text=The%20definition%20of%20credit%20is%20the%20ability%20to,a%20service%20that%20you%20can%E2%80%99t%20pay%20for%20immediately.>

What Is Credit?

<https://www.experian.com/blogs/ask-experian/credit-education/faqs/what-is-credit/>

How To Improve Credit Fast

<https://www.nerdwallet.com/article/finance/raise-credit-score-fast>

How To Maintain A Good Credit Score

<https://www.capitalone.com/learn-grow/money-management/how-to-maintain-good-credit-score/>

How To Build Credit: A Guide For Beginners

<https://www.usatoday.com/money/blueprint/credit-score/how-to-build-credit-a-guide-for-beginners/>