

Looks like you have a spare minute. Great!  
Let's spend it wisely by learning about

## Credit Scores

### What is a credit score?

A number from 300 (poor) to 850 (excellent) that lets financial institutions know if you're credit worthy.

### How do I check my score?

A free score is available on sites like [CreditKarma.com](http://CreditKarma.com) or [CreditSesame.com](http://CreditSesame.com). You'll have your credit score in minutes and can re-check frequently or get auto alerts when your score changes.

### What contributes to my credit score?

All your current and past credit accounts are reviewed to develop your score. These accounts include student loans, credit cards, mortgages, auto loans and other forms of debt. These accounts (both opened and closed) are listed on your credit report.

You can receive a free annual credit report. It's important to review it annually to check for errors. If your score is lower than you expected, it may be that there are accounts on your report that do not belong to you. Get your report at [Annualcreditreport.com](http://Annualcreditreport.com).

### Why is my credit score important?

Want to secure a cell phone contract, buy a house (or rent an apartment), get inexpensive car insurance, lock-down utilities like cable and internet, or get an auto loan? Your credit will be checked in most of these (and many other) scenarios. A strong credit score will make these purchases both achievable and more affordable.

### What role do my student loans play?

Your student loans are reported to the credit reporting agencies. You probably thought that after graduation you'd be done with grades, but credit scores are a real life rating, they reflect the timeliness of your loan payments, how much you owe, and how long you've been successfully paying.



## Lifting the Lid on Credit Scores

Your credit score is a vital piece  
of your financial future.

Don't flush it away.