



Money Mentor Group

Coaching Financial Confidence

How FICO Scores Are Calculated

FICO® Scores are calculated from many different pieces of credit data in your credit report. This data is grouped into five categories as outlined below. The percentages in the chart reflect how important each of the categories is in determining how your FICO Scores are calculated.

Your FICO Scores consider both positive and negative information in your credit report late payments will lower your FICO Scores, but establishing or re-establishing a good track record of making payments on time will raise your score.

How a FICO Score Breaks Down

