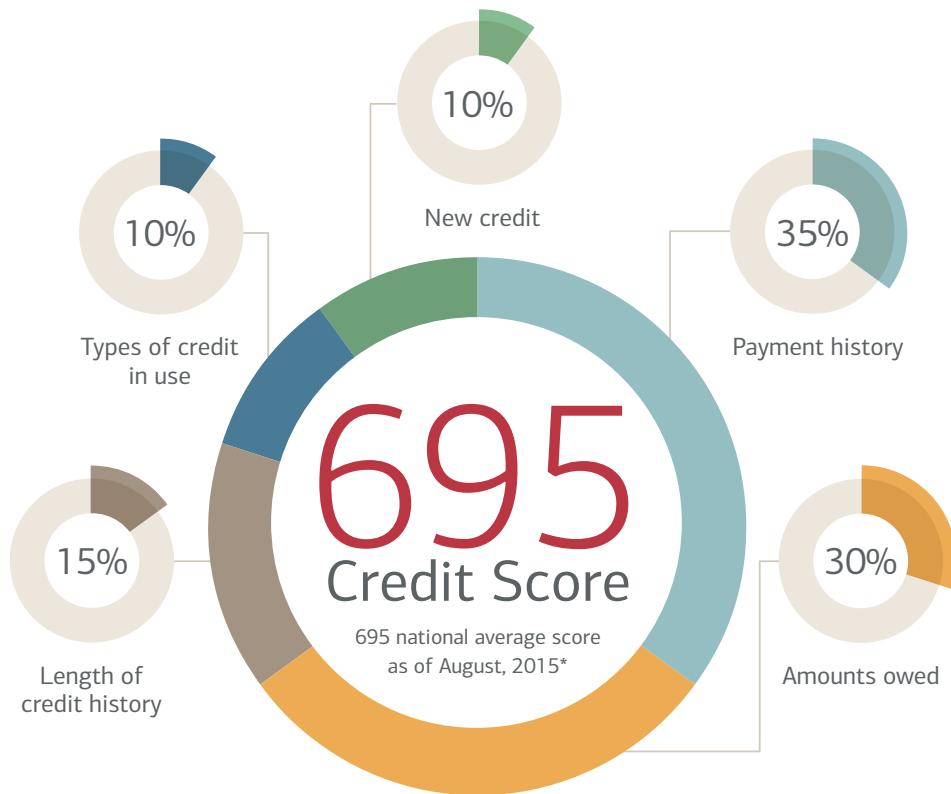
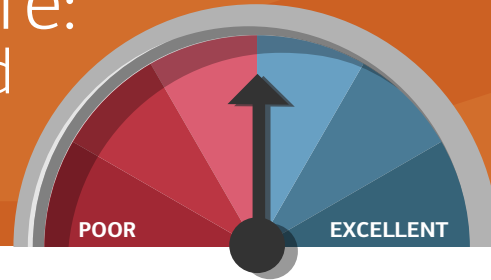


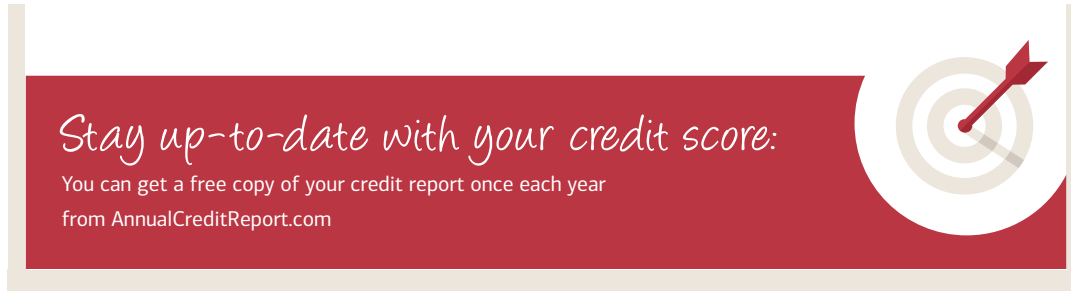
# Your credit score: How it's calculated



## What makes up your credit score

A credit score is typically a three-digit number based on information in your credit report that measures your risk level to lenders. It's usually calculated using these five categories. And it can always change. That's good if your score is on the lower side—you can take steps to improve it. The opposite is true if your score is on the higher side—a few slip ups could knock it down a notch. Scores can vary depending on the information available, so they could vary from credit bureau to credit bureau.

\*Source: myfico.com



*The results provided in this infographic are intended for illustrative purposes only. The terms and conditions for different credit cards will differ and may affect the total interest paid. For specific payoff balance information for your own credit card account, please call their number on the back of your card or refer to the back of your credit card statement for terms and conditions.*

*The material provided on this website is for informational use only and is not intended for financial or investment advice. Bank of America and/or its partners assume no liability for any loss or damage resulting from one's reliance on the material provided. Please also note that such material is not updated regularly and that some of the information may not therefore be current. Consult with your own financial professional when making decisions regarding your financial or investment management.*

## Better Money Habits®

Powered by **Bank of America**  in partnership with  **KHANACADEMY**

For more information, visit  
**BetterMoneyHabits.com**