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Simulate

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FICO® SCORE 8 ⓘ

300

Fair

850

**644**

Updated on June 25, 2025

**Your TransUnion Credit Report**

Check your most recent report, which includes your accounts and balances. &gt;

**Credit Simulator**

See how everyday decisions may influence your credit score - before you make them. &gt;

**Check your pre-approval status with no credit score impact.**You may have an opportunity to get a credit card. See if you're pre-approved today. [Score Usage](#)[See details](#)**Financial literacy course**

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[Learn More](#)**What affects your FICO Score?**



### Payment History

**GOOD**

Your history of paying bills on time

9

ACCOUNTS WITH LATE PAYMENTS 30+ DAYS



### Amount of Debt

**FAIR**

Your total amount of outstanding debt

99%

OF REVOLVING UTILIZATION



### Length of Credit History

**EXCEPTIONAL**

How long you've had credit

11Yrs 4Mos

AVERAGE AGE OF ACCOUNTS



### Amount of New Credit

**GOOD**

Amount of credit you've recently obtained or applied for

6Mos

AGE OF MOST RECENTLY OPENED ACCOUNT



### Credit Mix

**VERY GOOD**

What types of credit you're using

4

REVOLVING ACCOUNTS

## What affects your FICO Score?

### Payment History

Accounts with late payments 30+ days  
9

**GOOD**



### Amount of Debt

Revolving utilization  
99%

**FAIR**



<b>Length of Credit History</b> Average age of accounts <b>11 years, 4 months</b>	<b>EXCEPTIONAL</b> >
<b>Amount of New Credit</b> Age of most recently opened account <b>6 months</b>	<b>GOOD</b> >
<b>Credit Mix</b> Revolving accounts <b>4</b>	<b>VERY GOOD</b> >

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