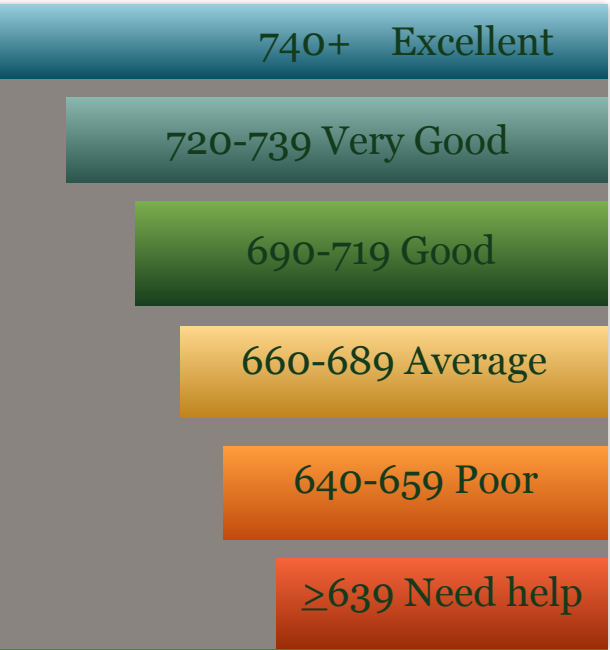


The most commonly used credit score, your FICO score, is generated by three major credit bureaus (Experian, TransUnion, and Equifax), and is based on information in your credit report.

Your credit score is a three digit number that ranges from 300-850 and lenders typically use this score to determine the likelihood you will be able to pay them back.



# WHAT IS A CREDIT SCORE?

OU Student Financial Services

## HOW IS YOUR CREDIT SCORE DETERMINED?

- One late payment can lower your score by as much as 100 points.
- You can challenge inaccurate information on your report.
- The total credit you have is less important than your total available credit.
- Debit cards will not repair or establish credit.
- You can request a free credit report once a year.

Obtain your free credit report annually at [annualcreditreport.com](http://annualcreditreport.com)

