

# WHAT IS MY CREDIT SCORE?

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## INTRODUCTION

Although credit scores are calculated differently by the various credit bureaus, you can get an estimate of what your score may be by using this calculator. The three main things that help you have a good credit score are first, having a long history of making all debt payments on time, second using the proper mix of credit, and third not maxing out on available credit. Use our credit score calculator to help you determine a possible range of credit scores.

## SUMMARY OF INPUT

Have you had a credit card or loan for at least 6 months?	Yes
How many years ago did you get your first credit card or loan?	10
Checkmark each type of credit account or loan that you have on your credit report, whether open or closed.	cs
How many times have you applied for credit in the last year?	1 or 2 times
When did you last miss a payment on any of your credit accounts?	Never
What is your total credit limit? (Add up the credit limits on all your credit card accounts.)	\$1,000
What is your current total credit balance? (Add up the balances on all your credit card accounts.)	\$1,000
Have you ever had any of the following negative events listed on your credit report? (Bankruptcy, foreclosure, repossession of property, tax lien, collection agency referral, or other negative report.)	No
If you answered "Yes" to the previous question, please indicate how long ago the most recent negative event occurred.	No negative events

## ANALYSIS

Your estimated credit score range is 642 to 692

A score in the range of 642 to 692 is considered an "okay" credit score. Lenders will most likely require you to provide supporting information regarding your income, time in your current home, bank statements, time with current employer, etc.

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.