the credit score one-pager

the score isn't a grade on your soul — it's a bet on your predictability. **five inputs, and you control all five.** two of them are 65% of the game.

the two rules (65% of everything)

1. **never miss a due date** 35%

   don't run this on memory — run it on a robot: **autopay for at least the minimum on every card and loan, today.** one 30-days-late payment can undo years and stays on the report for years. (minimum is the floor, not the goal — pay in full whenever you can.)

2. **use a small share of your limit** 30%

   $800 on a $1,000 limit = **80% utilization** — "running hot." guideline: **under 30%**, lower is better, the 800-club sits in single digits. sneaky part: the machine only sees a **snapshot on statement-closing day**. know your statement date; big balance? pay some down *before* the photo.

also: never close your oldest card "to tidy up" — the limit leaves (utilization up), the history anchor leaves (age down). one tiny recurring charge, autopay in full, drawer. boring loyalty wins.

building from zero, in 4 steps

1. **get a first card**

   secured card (deposit = your limit, almost anyone approved; deposit comes back when you graduate) — or become an **authorized user** on the card of someone with good habits.

2. **one small recurring charge**

   a streaming subscription is perfect. nothing else needed.

3. **autopay the full balance**

   the on-time payment is what counts. total interest paid: zero.

4. **wait, boringly**

   a usable score usually appears within about **6 months** of the first account reporting. then it compounds on its own.

if you remember one thing: two habits — on time, low share of the limit — are 65% of your score. autopay handles the first; knowing your photo day fixes the second. every dent heals with time.

the five inputs

35%
payment history — bills paid on time. the biggest slice.

30%
utilization — how much of your available credit you use.

15%
account age — old cards are assets. keep them alive.

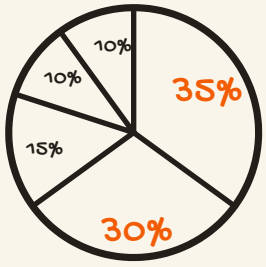
10% + 10%
new credit + mix — mostly take care of themselves while you live your life.

the myth shredder

myth 1 **"checking my score lowers it."** no — checking yourself is a soft inquiry, invisible to scoring. free official reports: annualcreditreport.com

myth 2 **"carry a balance to build credit."** the score never rewards interest. paying in full counts exactly the same. pay it off.

myth 3 **"i need debt to have a score."** you need accounts and payments — not debt. one card, one small charge, paid in full, forever.



education, not financial advice — u.s. credit basics only (FICO-style scoring; details vary by model and lender). in real debt stress, a nonprofit credit counselor (NFCC) is a much better friend than a pdf. companion to the video "turns out, your credit score is simple".