

JDI Checklist: Insights for Credit Score Calculation

For good loan offers, try to get a score of 650-750 (good to fair range).

Payment History

High Importance
Best: 99-100 %

Always make your credit card & loan payments on time for a good standing!

Credit Use

High Importance
Best: 0-29%

Try to keep your overall credit utilization below 10% for a good rating!

Credit Age

Medium Importance
Best: 7+ Years

The goal is to keep your accounts open & positive as long as possible.

Derogatory Marks

High Importance
Best: 0

Avoid late or missing payments! Those can stay on your report for up to 10 years.

Total Accounts

Low Importance
Best: 21+

Try to get a few different types of loans (credit cards, car, personal, home).

Hard Inquiries

Low Importance
Best: 0-2

Too many inquiries from lenders can definitely lower your score by a few points.
