



CREDIT SCORE

VERSUS

CLASS GRADE

	Credit Score	Class Grade
		
	EXCEPTIONAL	
A+ - A-	800 - 850	100 - 89.5
	VERY GOOD	
B+ - B-	740 - 799	89.4 - 79.5
	GOOD	
C+ - C-	670 - 739	79.4 - 69.5
	FAIR OR SUBPRIME	
D+ - D-	580 - 669	69.4 - 59.5
	POOR	
E	300 - 570	59.4 and below

Your credit score is the most important number in your life. Your credit score can open up financial opportunities - home mortgage, auto loan, and new careers. The higher the score, the better lenders will favor interest rates, terms, and principal. The lower the scores, the harder it can be to secure financial freedom.