What a Credit Score Measures

Money

The factors behind the number, roughly weighted, and what moves each.

Weightings vary by country and agency; the ordering is consistent almost everywhere.

Factor	Weight	What helps
Payment history	~35%	Never miss a due date
Amount owed	~30%	Keep balances well under the limit
Length of history	~15%	Keep old accounts open
Credit mix	~10%	A range of account types
New applications	~10%	Space them out

Utilisation is the balance-to-limit ratio. Under 30% is a common guideline; lower is better.