

What's a Good Credit Score?



College is a perfect time to start working on building and improving your credit score! A strong credit score can open the doors for the best borrowing opportunities and improve your overall financial outlook. It all starts when you Respect Your Money®!

Credit Score Range

Excellent	780-850	Qualify for best interest rates
Very good	740-779	Usually qualify for best interest rates
Above Average	720-739	May face slightly higher interest rates
Average	680-719	May qualify for most loans at higher interest rates
Below average	620-679	May qualify for most loans at significantly higher interest rates
Poor	580-619	Usually has some credit issues; will probably not qualify for most loans
Very poor	520-579	Has several credit issues; unlikely to qualify for any loan
Worst	<520	Facing extreme credit issues

For informational purposes only.

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Get a Smart Start with Credit

Wright-Patt Credit Union® (WPCU®) is here to help you understand what goes into your credit score so you can maintain good credit well beyond your college years. Stop by your nearest Member Center to talk with a Financial Coach about smart borrowing options and ways to start building your credit score!