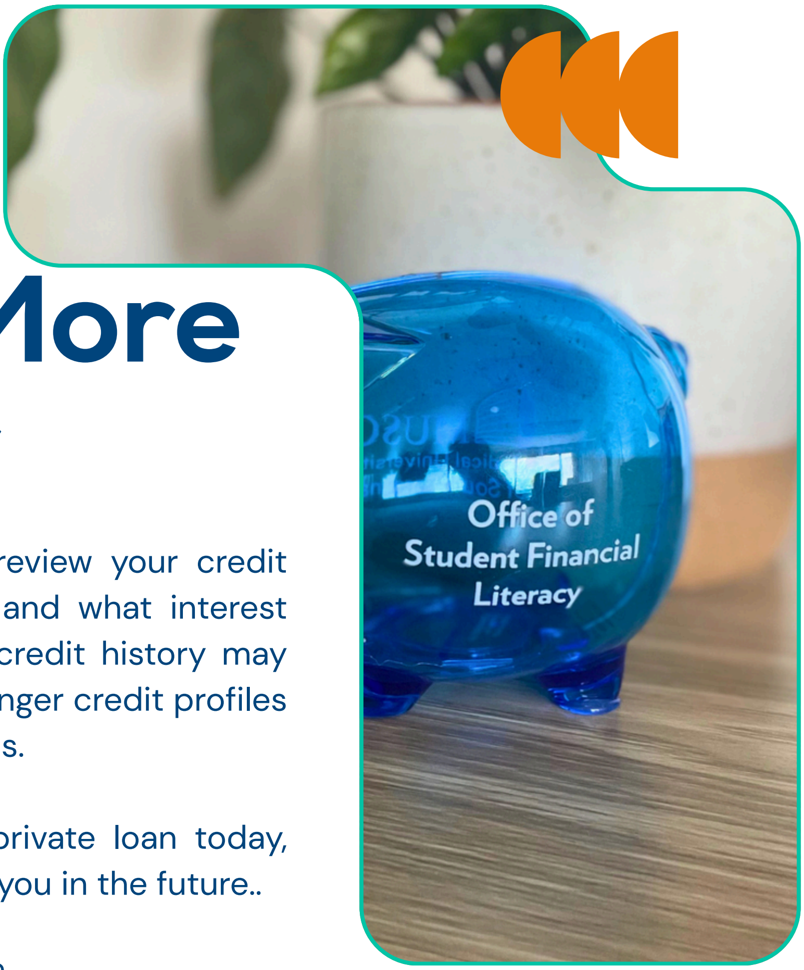
Student Stacks

Credit Matters More than Ever



Most private student loan lenders review your credit history when determining eligibility and what interest rate to offer. Students with limited credit history may need a cosigner while those with stronger credit profiles may qualify for better borrowing terms.

Even if you are not considering a private loan today, building good credit now can benefit you in the future..

Need help understanding your credit?
Book an appointment today!

Why Credit Matters

A strong credit history can help you:

- Qualify for private loans more easily
- Receive lower interest rates
- Reduce the need for a cosigner

The Credit Score Forumla

1. **Payment History:** Paying bills on time demonstrates reliability.
2. **Credit Utilization:** Try to only use a portion of your available credit.
3. **Length of Credit History:** Older accounts can establish a longer credit record.
4. **Credit Mix:** Managing different types of credit responsibly can be beneficial.
5. **New Credit Applications:** Applying for multiple forms of credit in a short period can lower your score.

Your Credit Report Isn't Judging You

Mallory George P4

If you're waiting for one last person to tell you to check your credit report before you actually do it... here you go. Check your credit report at AnnualCreditReport.com. It's free.

Think of it like ripping off a Band-Aid. The anticipation is worse than the experience.

You can see credit information from Equifax, Experian, and TransUnion, plus all the details that make up your credit history. You may even get access to your credit score, depending on the service you're using.

Want a better score? Follow my mom's best advice: "Pay your bills, baby." That's really the secret to your success!

Events

New Student Luncheon

📅 September 2
🕚 11:30 am- 1:00 pm
📍 Drug Discovery Lab

Student Activities Fair

📅 September 24
🕚 9:30 am- 3:00 pm
📍 Greenway

Build Your Credit Superpower Before You Need It

📅 September 30
🕚 Noon
📍 EL 205A

Financially Fit Students Ep.28

Listen in to our latest episode, The New Loan Era, to learn about student loan updates

PODCAST