FINANCE · BORROWING AGES 15–18

How Credit Scores Work

What goes into a credit score, which habits matter most, and how the scales differ in the US, the UK and India.

300–850

Base FICO Score range (US)

The most widely used US score. A higher score means a lower risk to lenders.

0–1,000

Equifax score range (UK)

Each UK agency uses its own scale. Experian's runs from 0 to 1,250.

300–900

Experian India's score range

Rules for Indian borrowers are in our separate India guide.

35%

Payment history in a FICO Score

The biggest factor: paying every bill on time. Amounts owed count for another 30%.

Free

Checking your own credit report

The US, the UK and India all give you free access to your own credit report.

Checking your own score is safe

Looking up your own score or report is a soft check and does not lower it. When a lender checks your report because you applied for credit, it is a hard check and may lower it for a while.

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