



**Topic: What is Good Credit?**  
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It is estimated that approximately 60 million Americans are negatively affected by derogatory information contained in their credit reports- that's a staggering figure. The cost of poor credit goes much deeper than just trying to qualify for a small computer loan or secured credit card.

**Your credit reports reflect your character!** Lenders, landlords, employers and even insurance companies view your credit worthiness by how well you manage and pay your debts. Credit is a cost effective weapon to fight poverty and it serves as a vehicle in the overall well-being of the socioeconomic. Managing credit correctly can ensure financial well-being. Continual late payments, inaccuracies and errors reflect negatively on your character and limit your financial options. While we can see the importance of good credit, maybe you have not given much thought to how much your bad credit is costing you. You are being punished for your lacking credit record in almost everything you do. Your credit score determines your ability to borrow.

Rating	Credit Score
A+	750 and Higher
A	720 to 740
A-	680 to 699
B+	660 to 679
B	640 to 659
C+	620 to 639
C	600 to 619
D-F	599 and Below

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