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Understanding Credit Scores ^[1]

For years, creditors have been using credit scoring systems to determine whether a consumer is a good risk for credit cards and auto loans. More recently, credit scoring has been used to help creditors evaluate a consumer's ability to repay home mortgage loans and whether to charge deposits for utility services. Many auto and home insurance companies use special credit scores to decide whether to issue a policy and for how much. Here's how credit scoring works in helping decide who gets credit -- and why...

 [cc-credit-scores.pdf](#) ^[2]

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