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LAST REVIEWED: SEP 01, 2020

## What is a credit score?

A credit score predicts how likely you are to pay back a loan on time. A scoring model uses information from your credit report to create a credit score.

Companies use a mathematical formula - called a scoring model - to create your credit score from the information in your [credit report](#).

Some factors that make up a typical credit score include:

- Your bill-paying history
- Your current unpaid debt
- The number and type of loan accounts you have
- How long you have had your loan accounts open
- How much of your available credit you are using
- New applications for credit

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### About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

[Learn how the CFPB can help you](#)

### Legal disclaimer

The content on this page provides general consumer information. It is not legal advice or regulatory guidance. The CFPB updates this information periodically. This information may include links or references to third-party resources or content. We do not endorse the third-party or guarantee the accuracy of this third-party information. There may be other

Feedback

## Still having trouble with a bank or credit union?

Companies can usually answer questions unique to your situation and more specific to the products and services they offer. If you have a complaint, tell us about your issue—we'll forward your issue to the company, give you a tracking number, and keep you updated on the status of your complaint.

[Learn how the complaint process works](#)

## Don't see what you're looking for?

### Browse related questions

[I made a cash deposit into my checking account. I attempted a withdrawal later that day and was told I could not withdraw until tomorrow. Can the bank do this?](#)

[Should I enroll in direct deposit?](#)

[I get my paycheck by direct deposit. When can I withdraw the funds?](#)

[Learn more about bank accounts](#)

### Search for your question

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Please give us your feedback on our consumer-oriented money topic resources, which will help us keep improving our website to better serve your needs. Thank you in advance!

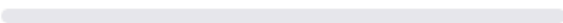
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## **Paperwork Reduction Act Statement**

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor a collection of information, nor is a person required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0024, expiring 5/31/2025. The time burden required to complete this collection of information is estimated to be 2 minutes per response. Comments regarding this collection of information (e.g comments regarding the time burden per response, suggestions for reducing the time burden per response, and/or suggestions for maximizing the utility of the collected information) should be submitted to the Consumer Financial Protection Bureau at [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov).

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Please give us your feedback on our consumer-oriented money topic resources, which will help us keep improving our website to better serve your needs. Thank you in advance!

► We use persistent cookies that allow us to collect information about your activity on our website. [Click here to learn more about our Privacy Policy.](#)

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# Privacy Notice

The information you provide through your responses to the Consumer Financial Protection Bureau's (CFPB) survey will provide feedback on financial education tools and resources. This survey is anonymous and no personally identifiable information (PII) will be collected or linked to your feedback. Summaries of responses will only be shared internally within the CFPB.

Your participation is completely voluntary and is subject to the CFPB privacy policy that can be found on our website, [consumerfinance.gov](https://consumerfinance.gov).

We use persistent cookies and other analytic tools that allow us to collect information about your activity on our website for the purpose of improving the website resources and producing metrics. These tools do not collect PII, location data, or any identifying information from users. Most browsers allow you to disable cookies by going to the "Help" portion of the toolbar. [View our website privacy policy for more information.](#)

## Privacy

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Assessments](#)

[System of Records Notices](#)

[Privacy Policy](#)

[Website Privacy Policy and  
Legal Notices](#)

[Privacy Policy for Non-U.S.  
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[Amending and Correcting  
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# Website privacy policy and legal notices

We take protecting your personal digital privacy seriously. This page describes consumerfinance.gov policies and procedures on the collection, use, and disclosure of your information.

[Learn more about our Privacy Impact Assessments \(PIAs\)](#)

[View all System of Records Notices \(SORNs\)](#)

## What information is collected?

### Traffic statistics

Like many websites, we use “persistent cookie” technology. Persistent cookies are small text files that this website places within your browser so that it can remember you when you show up again later—like cookie crumbs. These cookies may collect non-identifying information, such as the type of browser and browser version you are using to access our website, the day and time you access our website, the referring website that linked you

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I am satisfied with the consumer financial tools and resources I accessed from the Consumer Financial Protection Bureau (CFPB at [www.consumerfinance.gov](http://www.consumerfinance.gov)).

Strongly Agree

☐

Somewhat Agree

☐

Neutral

☐

Somewhat Disagree

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This interaction increased my confidence in CFPB's mission of helping consumers make informed financial decisions.

Strongly Disagree

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Somewhat Disagree

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Neutral

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Somewhat Agree

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Strongly Agree

☐

N/A

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Anything you want to tell us about  
your scores above?

*Please do not share any personally  
identifiable information (PII) such as your  
name, address, or email address.*

Feedback

Would you like to take two more  
minutes to answer five more  
questions to help us improve our  
consumer tools and resources?

*name, address, or email address.*



Would you like to take two more minutes to answer five more questions to help us improve our consumer tools and resources?

☐ Yes

☐ No

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Protection Bureau

My need was addressed.

Strongly Disagree

☐

Somewhat Disagree

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Neutral

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Somewhat Agree

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Strongly Agree

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It was easy to complete what I  
needed to do.

Strongly Disagree

☐

Somewhat Disagree

☐

Neutral

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Somewhat Agree

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Strongly Agree

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It took a reasonable amount of time  
to do what I needed to do.

Strongly Disagree



Somewhat Disagree



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Somewhat Agree



Strongly Agree



N/A



Feedback

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Which information or resources did you  
use today? (check one or more)

☐ Bank Accounts

☐ Credit Cards

☐ Credit Reports and Scores

☐ Debt Collection

☐ Fraud and Scams

☐ Mortgage

Feedback



Anything else you'd like to share with us?

*Please do not share any personally identifiable information (PII) such as your name, address, or email address.*

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We thank you for your time  
spent taking this survey.  
Your response has been  
recorded.

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