

# FICO Scores

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Request a free credit report

[www.annualcreditreport.com](http://www.annualcreditreport.com)

3 bureaus:

- **Equifax**
  - **Experian**
  - **Trans Union**
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- FICO Scores range from 300 to 850, the higher the better
  - Debt-to Credit ratio
  - Don't cancel unused cards
  - Make a minimum purchase on zero balance cards every 5 months

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