

Programs and Services

- BUDGETING ASSISTANCE
- CREDIT REPORT HELP
- SEMINARS / WORKSHOPS
- DEBT MANAGEMENT
- DEBT SETTLEMENTS
- HELP BUILDING CREDIT

Get Help Now!

Professional assistance is available now.

Call (800) 729-0551 or visit www.accs.org for a free consultation with one of our Certified Credit Counselors.

Do not delay,
Get Started Today!



Our Mission

We at ACCS are dedicated to providing no-fee credit counseling, money management education, and debt management programs to all individuals in need, within the bounds of our non-profit charter.

These services are provided without discrimination of income, debt ratio, or any other qualifications or requirements. Our goal is to assist anyone who is in financial distress, and return balance and dignity to their personal financial life.



A Non-Profit Agency

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*Together we
can do it!*

Key Factors of Your Credit Score

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Key Factors of Your Credit Score

Just what goes into the score?

Everything in your credit report, with all different kinds of information, carrying varying weights to the total score. For the most part, there are five major categories with many factors in each one.

Payment History

How you pay your bills (as much as 35% of the score) is the most important factor, with more emphasis on the more recent activity. Paying your bills on time all the time is good. Paying them late is bad. When accounts are assigned to collections is worse. The filing of bankruptcy protection is the worst.

Age of Credit Accounts

Length of credit history (about 15% of the score) is the third factor. The longer a person has had credit, especially good credit with the same credit card, the higher the score.

Open Credit utilization

Amount of money you owe and the amount of available credit can mean up to 30% of the score. This is the second most important factor. The amount of debt you owe on credit cards, personal loans, car loans, mortgages, home equity loans, etc... The total amount of credit available is also considered. People who constantly max out their accounts are a higher risk. On the other hand, people who do not use their accounts do not develop any track history. The highest scores come from using accounts sparingly and keep balances low.

Type of credit accounts

Mix of credit (gets about 10% of the score) is next factor. The best score will have both revolving and installment loans such as mortgages and cars. People with a variety of debt are better credit risks as they demonstrate they know how to handle money.

Number of New Accounts

New credit applications are the final category (gives roughly 10% of the score) that shows your new interest in new credit. The amount of new applications for

credit is what this means. Shopping for mortgages and car loans rates is not as bad. What sticks out is if you have been delinquent in the past and start trying to get new credit sends alarms to the lenders.

What is not in the Score

Age, race, your job or the length of time at the job, income level, education, marital status, whether or not you have been denied credit in the past, length lived at any address, and whether or not you own or rent your home are item that do not get accounted for in determining your credit score. Some of these items may go into the lenders decision but they are not a factor in your credit score.

Review Your Reports

One important factor that needs attention is making sure that the information is correct on your credit reports. If something is listed that is an error or should not be there, you may suffer. So the advice is to review and make sure all the information is correct at least on an annual basis

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