CONSUMER ACTION	LENDER INTERPRETATION	IMPACT ON CREDIT SCORE
Pays bills on time	Consumer is wisely handling debt	Improvement
Has low credit utilization	Has sufficient access to credit	Improvement
Has mature accounts	Is an experienced credit user	Improvement
Uses diverse range of loan products	Has experience with different types of repayment requirements	Improvement
Has inquiry about a new loan	Why the need for credit?	Small drop
Takes out a new loan	Why the need for credit?	Small drop
Has new accounts	Will consumer manage new credit effectively?	Small drop
Maxes out credit card	Potential for significant exposure	Drop
Pays late (first time)	Potential for significant exposure	Drop
Pays multiple loans late	All credit at risk	Larger drop
Misses three or more loan payments	All credit at risk	Larger drop
Charge-off (Lender takes a loss)	Default	Major score drop
Foreclosure	Default	Major score drop
Bankruptcy	Default	Major score drop, extended time impact