

FICO Score Range

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The FICO Credit Score Range is from 300 to 850. At the extremes, 300 is the worst possible number you can have and 850 is the highest number you can have. A 850 FICO Credit Score you'll practically be allowed access to a substantial loan amount. Enough to purchase something very high priced with favorable terms and interest rate. A 300 FICO Credit Score and you won't even be able to get a cell phone contract, unless someone with a good FICO Credit Score co-signs for you. See FICO Score. High Range FICO Score

Good credit score range is anything above 700. 720 or 740 are both excellent credit scores. Many credit lenders will give you excellent interest rates and terms on loans if you have a credit score in this range. Important information to note, is that this range so high that even other credit score ranges just below the 700's are still good FICO credit scores. For example, if you have FICO credit score range from 680 to 699, you still most likely give a good interest rate and terms. You won't be denied with you apply for credit, but you still may not get the best terms. Medium Range FICO Score

A range from 620 to 679 is what you call a good run of the mill credit score. You may not get the best interest rate, terms, or fees charged to you, but you won't get taken by the credit lender too bad. Low Range FICO Score

A FICO Credit Score Range from 619 to 300 is the low end of the range. If you are in this range you are the bread and butter of the credit card and other credit industries. It is the people in the range of 619 to 300 that generate the most revenue for the banks. Think late fees, high interest rates, and high balances. They should send you a cake every year for your birth date. Do you doubt me obi-wan? See Maxed Out, as in your credit card.

- FICO credit scores from 500 to 580 and your close to the absolute bottom end of the FICO credit score.
- FICO credit scores from 300 to 499 and you need to spend the next few years doing everything you can to improve your credit. An alternative to this would be to move up into the Rocky Mountains and live off the land.