

# Chapter 26 How to Get and Keep Credit

## Section 26.2 Maintaining Credit

### Reading Activity—Draw Conclusions

**Directions** Answer the questions by drawing conclusions about the factors that affect a person's credit score.

1. How does payment history influence a person's credit score?

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2. How does outstanding debt influence a person's credit score? If two people have the exact same amount of debt, will it have the same impact on their credit scores? Explain your answer.

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3. Why would a short credit history lower a person's credit score?

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4. Why would multiple inquiries in the last year lower a person's credit score?

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5. Why would the types of credit in use have an impact on a person's credit score?

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