

How Debt Consolidation Impacts Your Credit Score

SHORT TERM



A hard inquiry from a credit application may take up to five points off your score.



Opening a new account can reduce the average age of your accounts; the length of credit history accounts for 15% of your score.

LONG TERM



Positive payment history may improve your score if you make on-time payments.



Lower credit utilization rate may increase your score.



Variety of credit types can improve your score.

Does Credit Card Consolidation Hurt Credit

**Gerri Detweiler, Marc Eisenson, Nancy
Castleman**



Does Credit Card Consolidation Hurt Credit:

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Money 911 Jean Chatzky, 2009-12-29 Jean Chatzky the popular *Today Show* financial editor and Oprah contributor shows readers how to navigate the critical challenges and universal conundrums of personal finance in *Money 911* A lifesaver in difficult economic times *Money 911* answers the tough financial questions about how to manage your money in the face of life altering events Like popular personal finance guru Suze Orman Chatzky offers clear optimistic timely and intelligent advice for any recession victim who might be suffering the slings and arrows of unanticipated economic misfortune

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