

If you have a credit card, you have a credit score. And it's tough to fix once the damage is done. It's a lot like your GPA: One bad grade (or missed payment) can do some serious damage. And not only do lenders judge you by it, so do landlords, insurance companies and even employers. But, if you manage your credit wisely, you can use it to your advantage. Learn how at [whatsmyscore.org](https://www.whatsmyscore.org)

**WHEN YOU'RE READY FOR A
PLACE OF YOUR OWN**
you'll be glad you have
a good credit score.



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