

WILL PERSONAL LOANS AFFECT YOUR CREDIT

WILL PERSONAL LOANS AFFECT YOUR CREDIT? A COMPREHENSIVE GUIDE

WILL PERSONAL LOANS AFFECT YOUR CREDIT, AND THE ANSWER IS A DEFINITIVE YES, BUT THE IMPACT CAN BE EITHER POSITIVE OR NEGATIVE DEPENDING ON YOUR BORROWING AND REPAYMENT HABITS. UNDERSTANDING HOW PERSONAL LOANS INTERACT WITH YOUR CREDIT REPORT IS CRUCIAL FOR ANYONE CONSIDERING THIS TYPE OF FINANCING. THESE LOANS, WHICH ARE TYPICALLY UNSECURED AND CAN BE USED FOR VARIOUS PURPOSES, INVOLVE APPLYING FOR CREDIT, WHICH ITSELF TRIGGERS AN INQUIRY ON YOUR CREDIT FILE. MOREOVER, THE WAY YOU MANAGE THE LOAN THROUGHOUT ITS LIFECYCLE—FROM APPLICATION TO FINAL REPAYMENT—WILL CONTINUOUSLY SHAPE YOUR CREDITWORTHINESS. THIS ARTICLE WILL DELVE DEEP INTO THE MULTIFACETED WAYS PERSONAL LOANS INFLUENCE YOUR CREDIT SCORE, EXPLORING THE INITIAL APPLICATION PROCESS, THE ONGOING MANAGEMENT OF THE LOAN, AND THE LONG-TERM IMPLICATIONS OF TIMELY OR DELINQUENT PAYMENTS. WE WILL ALSO EXAMINE THE ROLE OF CREDIT UTILIZATION, CREDIT MIX, AND THE IMPACT OF MULTIPLE LOAN APPLICATIONS.

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THE INITIAL IMPACT: CREDIT INQUIRIES AND NEW ACCOUNTS

WHEN YOU APPLY FOR A PERSONAL LOAN, THE LENDER WILL PERFORM A CREDIT CHECK TO ASSESS YOUR RISK. THIS ACTION RESULTS IN A HARD INQUIRY APPEARING ON YOUR CREDIT REPORT. WHILE A SINGLE HARD INQUIRY TYPICALLY HAS A MINOR, SHORT-TERM NEGATIVE EFFECT ON YOUR CREDIT SCORE, MULTIPLE HARD INQUIRIES WITHIN A SHORT PERIOD CAN SIGNAL TO LENDERS THAT YOU MAY BE IN FINANCIAL DISTRESS OR ARE TAKING ON TOO MUCH DEBT, POTENTIALLY LOWERING YOUR SCORE MORE SIGNIFICANTLY. IT IS ESSENTIAL TO DISTINGUISH BETWEEN HARD AND SOFT INQUIRIES; SOFT INQUIRIES, SUCH AS THOSE FOR CHECKING YOUR OWN CREDIT SCORE OR PRE-QUALIFICATION OFFERS, DO NOT AFFECT YOUR CREDIT.

HARD INQUIRIES EXPLAINED

A HARD INQUIRY OCCURS WHEN A LENDER ACCESSES YOUR CREDIT REPORT TO MAKE A LENDING DECISION. THIS HAPPENS WHEN YOU FORMALLY APPLY FOR A LOAN, CREDIT CARD, MORTGAGE, OR EVEN SOME RENTAL AGREEMENTS. CREDIT BUREAUS LIKE EQUIFAX, EXPERIAN, AND TRANSUNION RECORD THESE INQUIRIES. WHILE ONE OR TWO HARD INQUIRIES USUALLY HAVE A MINIMAL IMPACT, USUALLY A FEW POINTS, ON YOUR CREDIT SCORE, A CLUSTER OF THEM OVER A SHORT SPAN CAN BE VIEWED AS A RED FLAG BY CREDIT SCORING MODELS.

THE IMPACT OF NEW ACCOUNTS

OPENING A NEW PERSONAL LOAN ALSO ADDS A NEW ACCOUNT TO YOUR CREDIT HISTORY. THIS CAN HAVE A SLIGHT NEGATIVE IMPACT INITIALLY, ESPECIALLY IF YOUR CREDIT HISTORY IS RELATIVELY SHORT, AS IT CAN LOWER THE AVERAGE AGE OF YOUR ACCOUNTS. HOWEVER, MANAGING THIS NEW ACCOUNT RESPONSIBLY OVER TIME CAN CONTRIBUTE POSITIVELY TO YOUR CREDIT MIX AND PAYMENT HISTORY, BOTH OF WHICH ARE SIGNIFICANT FACTORS IN CREDIT SCORING.

How Borrowing a Personal Loan Affects Your Credit Score

THE MOST SIGNIFICANT WAY A PERSONAL LOAN AFFECTS YOUR CREDIT SCORE IS THROUGH YOUR PAYMENT HISTORY. RESPONSIBLE REPAYMENT DEMONSTRATES YOUR RELIABILITY AS A BORROWER, WHILE MISSED OR LATE PAYMENTS CAN SEVERELY DAMAGE YOUR CREDITWORTHINESS. OTHER FACTORS, SUCH AS THE AMOUNT YOU BORROW AND HOW IT IMPACTS YOUR CREDIT UTILIZATION RATIO, ALSO PLAY A CRUCIAL ROLE.

PAYMENT HISTORY: THE CORNERSTONE OF YOUR CREDIT SCORE

YOUR PAYMENT HISTORY ACCOUNTS FOR THE LARGEST PORTION OF YOUR CREDIT SCORE, TYPICALLY AROUND 35%. THIS MEANS THAT MAKING ON-TIME PAYMENTS FOR YOUR PERSONAL LOAN IS PARAMOUNT. CONSISTENTLY PAYING YOUR INSTALLMENTS BY THE DUE DATE WILL BUILD A POSITIVE TRACK RECORD. CONVERSELY, EVEN A SINGLE MISSED PAYMENT CAN RESULT IN A SIGNIFICANT DROP IN YOUR CREDIT SCORE, AND MULTIPLE DELINQUENCIES CAN HAVE LONG-LASTING DETRIMENTAL EFFECTS.

CREDIT UTILIZATION RATIO AND PERSONAL LOANS

WHILE PERSONAL LOANS ARE OFTEN INSTALLMENT LOANS WHERE THE BALANCE GRADUALLY DECREASES, THEY CAN STILL IMPACT YOUR CREDIT UTILIZATION RATIO IF YOU ARE BORROWING A SUBSTANTIAL AMOUNT OR IF YOU HAVE LIMITED EXISTING CREDIT. CREDIT UTILIZATION REFERS TO THE AMOUNT OF CREDIT YOU ARE USING COMPARED TO YOUR TOTAL AVAILABLE CREDIT. LENDERS GENERALLY PREFER TO SEE THIS RATIO BELOW 30%. IF A PERSONAL LOAN SIGNIFICANTLY INCREASES YOUR OVERALL DEBT BURDEN RELATIVE TO YOUR INCOME AND EXISTING CREDIT, IT COULD INDIRECTLY AFFECT THIS RATIO, THOUGH THE DIRECT IMPACT IS MORE ON SECURED REVOLVING CREDIT LINES LIKE CREDIT CARDS.

POSITIVE IMPACTS OF RESPONSIBLE PERSONAL LOAN MANAGEMENT

WHEN MANAGED CORRECTLY, A PERSONAL LOAN CAN BE A VALUABLE TOOL FOR IMPROVING YOUR CREDIT SCORE. DEMONSTRATING A HISTORY OF TIMELY PAYMENTS AND SUCCESSFULLY MANAGING NEW DEBT OBLIGATIONS SHOWCASES YOUR FINANCIAL RESPONSIBILITY TO FUTURE LENDERS, MAKING IT EASIER TO OBTAIN CREDIT IN THE FUTURE.

BUILDING A POSITIVE PAYMENT HISTORY

AS MENTIONED, CONSISTENT, ON-TIME PAYMENTS ON YOUR PERSONAL LOAN WILL BE REPORTED TO THE CREDIT BUREAUS AND WILL BOLSTER YOUR PAYMENT HISTORY. THIS POSITIVE INFORMATION REMAINS ON YOUR CREDIT REPORT FOR YEARS, BUILDING A STRONG FOUNDATION FOR YOUR CREDITWORTHINESS. IT SIGNALS TO LENDERS THAT YOU ARE A RELIABLE BORROWER WHO MEETS THEIR FINANCIAL OBLIGATIONS.

DIVERSIFYING YOUR CREDIT MIX

YOUR CREDIT MIX, WHICH IS THE VARIETY OF CREDIT ACCOUNTS YOU MANAGE, IS A SMALLER BUT STILL RELEVANT FACTOR IN YOUR CREDIT SCORE (AROUND 10%). HAVING A MIX OF CREDIT, SUCH AS INSTALLMENT LOANS (LIKE PERSONAL LOANS AND MORTGAGES) AND REVOLVING CREDIT (LIKE CREDIT CARDS), CAN INDICATE THAT YOU CAN MANAGE DIFFERENT TYPES OF CREDIT RESPONSIBLY. SUCCESSFULLY MANAGING A PERSONAL LOAN ALONGSIDE OTHER CREDIT PRODUCTS CAN THEREFORE HAVE A BENEFICIAL EFFECT ON YOUR OVERALL CREDIT PROFILE.

NEGATIVE IMPACTS OF MISMANAGING PERSONAL LOANS

THE FLIP SIDE OF RESPONSIBLE MANAGEMENT IS THE POTENTIAL FOR SIGNIFICANT DAMAGE TO YOUR CREDIT SCORE IF YOU MISMANAGE YOUR PERSONAL LOAN. HIGH-RISK BEHAVIORS LIKE LATE PAYMENTS, DEFAULTS, OR DEFAULTING ALTOGETHER CAN HAVE SEVERE AND LONG-LASTING CONSEQUENCES.

LATE AND MISSED PAYMENTS

LATE PAYMENTS ARE REPORTED TO CREDIT BUREAUS AFTER 30 DAYS PAST THE DUE DATE. THE LONGER THE DELAY, THE MORE SEVERE THE PENALTY ON YOUR CREDIT SCORE. A 30-DAY LATE PAYMENT WILL HAVE A LESSER IMPACT THAN A 60-DAY OR 90-DAY DELINQUENCY. DEFAULTING ON A LOAN, WHICH MEANS FAILING TO MAKE PAYMENTS FOR AN EXTENDED PERIOD, IS ONE OF THE MOST DAMAGING EVENTS FOR YOUR CREDIT SCORE.

COLLECTIONS AND CHARGE-OFFS

IF YOU CONSISTENTLY FAIL TO MAKE PAYMENTS, YOUR LOAN MAY BE SENT TO A COLLECTION AGENCY. A COLLECTION ACCOUNT IS A SERIOUS NEGATIVE MARK ON YOUR CREDIT REPORT. IF THE LENDER EVENTUALLY GIVES UP ON COLLECTING THE DEBT, IT MAY BE CHARGED OFF, MEANING THE LENDER HAS WRITTEN OFF THE DEBT AS A LOSS. BOTH OF THESE SITUATIONS SIGNIFICANTLY LOWER YOUR CREDIT SCORE AND CAN REMAIN ON YOUR REPORT FOR UP TO SEVEN YEARS.

UNDERSTANDING CREDIT UTILIZATION AND PERSONAL LOANS

WHILE PERSONAL LOANS THEMSELVES DON'T DIRECTLY CONTRIBUTE TO YOUR CREDIT UTILIZATION RATIO IN THE SAME WAY AS CREDIT CARDS, THE OVERALL DEBT YOU CARRY AND YOUR ABILITY TO MANAGE IT CAN BE INDIRECTLY INFLUENCED. LENDERS LOOK AT YOUR TOTAL DEBT OBLIGATIONS WHEN ASSESSING YOUR CREDITWORTHINESS.

REVOLVING VS. INSTALLMENT DEBT

CREDIT UTILIZATION IS PRIMARILY ASSOCIATED WITH REVOLVING CREDIT, LIKE CREDIT CARDS, WHERE YOU HAVE A CREDIT LIMIT AND CAN BORROW AND REPAY FUNDS REPEATEDLY. PERSONAL LOANS ARE TYPICALLY INSTALLMENT LOANS, MEANING YOU BORROW A LUMP SUM AND REPAY IT OVER A FIXED PERIOD WITH FIXED PAYMENTS. THEREFORE, THE BALANCE OF YOUR PERSONAL LOAN DOESN'T DIRECTLY IMPACT THE REVOLVING CREDIT UTILIZATION RATIO. HOWEVER, A HIGH OVERALL DEBT-TO-INCOME RATIO, WHICH INCLUDES PERSONAL LOAN PAYMENTS, CAN STILL AFFECT LENDING DECISIONS.

IMPACT ON DEBT-TO-INCOME RATIO

LENDERS OFTEN CONSIDER YOUR DEBT-TO-INCOME (DTI) RATIO, WHICH COMPARES YOUR TOTAL MONTHLY DEBT PAYMENTS TO YOUR GROSS MONTHLY INCOME. A PERSONAL LOAN INCREASES YOUR MONTHLY DEBT OBLIGATIONS, WHICH CAN RAISE YOUR DTI. A HIGH DTI CAN MAKE IT HARDER TO QUALIFY FOR FUTURE LOANS OR CREDIT CARDS, EVEN IF YOUR CREDIT SCORE IS OTHERWISE GOOD. RESPONSIBLE BORROWING MEANS ENSURING THE LOAN PAYMENT IS MANAGEABLE WITHIN YOUR INCOME.

THE ROLE OF CREDIT MIX IN YOUR CREDIT SCORE

CREDIT MIX REFERS TO THE DIFFERENT TYPES OF CREDIT ACCOUNTS YOU HAVE. A HEALTHY CREDIT MIX OFTEN INCLUDES BOTH REVOLVING CREDIT (LIKE CREDIT CARDS) AND INSTALLMENT CREDIT (LIKE PERSONAL LOANS, AUTO LOANS, OR MORTGAGES). THIS DIVERSITY CAN DEMONSTRATE THAT YOU ARE CAPABLE OF MANAGING VARIOUS CREDIT PRODUCTS RESPONSIBLY.

BENEFITS OF A DIVERSE CREDIT PROFILE

HAVING A VARIETY OF CREDIT TYPES CAN POSITIVELY INFLUENCE YOUR CREDIT SCORE. IF YOU ONLY HAVE CREDIT CARDS, FOR INSTANCE, ADDING A PERSONAL LOAN CAN DEMONSTRATE YOUR ABILITY TO HANDLE FIXED REPAYMENT SCHEDULES. CONVERSELY, IF YOU ONLY HAVE INSTALLMENT LOANS, ADDING A CREDIT CARD CAN SHOW YOU CAN MANAGE REVOLVING CREDIT RESPONSIBLY. THE KEY IS SUCCESSFUL MANAGEMENT OF EACH ACCOUNT TYPE.

AVOIDING TOO MUCH OF ONE TYPE

WHILE DIVERSITY IS GOOD, HAVING AN EXCESSIVE NUMBER OF ONE TYPE OF CREDIT CAN BE DETRIMENTAL. FOR EXAMPLE, HAVING NUMEROUS PAYDAY LOANS OR MULTIPLE SMALL INSTALLMENT LOANS IN A SHORT PERIOD COULD BE VIEWED NEGATIVELY BY LENDERS, SUGGESTING A PATTERN OF SEEKING SHORT-TERM SOLUTIONS FOR FINANCIAL DIFFICULTIES.

WHAT HAPPENS WHEN YOU APPLY FOR MULTIPLE PERSONAL LOANS?

APPLYING FOR MULTIPLE PERSONAL LOANS IN A SHORT TIMEFRAME CAN HAVE A COMPOUNDING NEGATIVE EFFECT ON YOUR CREDIT SCORE. THIS IS PRIMARILY DUE TO THE ACCUMULATION OF HARD INQUIRIES AND THE POTENTIAL FOR LENDERS TO PERCEIVE YOU AS A HIGH-RISK BORROWER.

THE EFFECT OF MULTIPLE HARD INQUIRIES

EACH TIME YOU APPLY FOR A PERSONAL LOAN, A HARD INQUIRY IS PLACED ON YOUR CREDIT REPORT. WHILE A SINGLE INQUIRY HAS A MINOR IMPACT, MULTIPLE INQUIRIES WITHIN A SHORT PERIOD (E.G., WITHIN A FEW WEEKS OR MONTHS) CAN LEAD TO A MORE NOTICEABLE DECREASE IN YOUR CREDIT SCORE. CREDIT SCORING MODELS INTERPRET THIS AS A SIGN OF FINANCIAL DISTRESS, SUGGESTING YOU MIGHT BE DESPERATELY SEEKING CREDIT.

THE "SHOPPING AROUND" EXCEPTION

FOR CERTAIN TYPES OF LOANS, LIKE MORTGAGES AND AUTO LOANS, CREDIT SCORING MODELS ARE DESIGNED TO RECOGNIZE THAT CONSUMERS SHOP FOR THE BEST RATES. MULTIPLE INQUIRIES WITHIN A SPECIFIC WINDOW (TYPICALLY 14-45 DAYS, DEPENDING ON THE SCORING MODEL) FOR THESE LOAN TYPES ARE OFTEN TREATED AS A SINGLE INQUIRY. HOWEVER, THIS IS GENERALLY NOT THE CASE FOR PERSONAL LOANS, WHERE EACH INQUIRY CAN STILL BE VIEWED AS A SEPARATE APPLICATION FOR CREDIT.

THE LONG-TERM EFFECTS OF PERSONAL LOANS ON YOUR CREDIT

THE LONG-TERM IMPACT OF A PERSONAL LOAN ON YOUR CREDIT SCORE LARGELY DEPENDS ON HOW YOU MANAGE IT FROM START TO FINISH. A WELL-MANAGED PERSONAL LOAN CAN BE A POSITIVE ASSET TO YOUR CREDIT REPORT, WHILE A POORLY MANAGED ONE CAN LEAVE A LASTING NEGATIVE IMPRESSION.

POSITIVE LONG-TERM IMPACT

A PERSONAL LOAN SUCCESSFULLY PAID OFF OVER ITS TERM WILL ADD A POSITIVE REPAYMENT HISTORY TO YOUR CREDIT REPORT. THIS CAN SIGNIFICANTLY BOOST YOUR CREDIT SCORE OVER TIME, ESPECIALLY IF IT DIVERSIFIES YOUR CREDIT MIX AND DEMONSTRATES CONSISTENT FINANCIAL RESPONSIBILITY. THE POSITIVE DATA FROM A PAID-OFF LOAN CAN REMAIN ON YOUR REPORT FOR YEARS, BENEFITING YOUR CREDITWORTHINESS.

NEGATIVE LONG-TERM IMPACT

CONVERSELY, ACCOUNTS THAT GO INTO DEFAULT, COLLECTIONS, OR ARE CHARGED OFF CAN REMAIN ON YOUR CREDIT REPORT FOR UP TO SEVEN YEARS. DURING THIS PERIOD, THEY WILL CONTINUE TO NEGATIVELY IMPACT YOUR CREDIT SCORE, MAKING IT CHALLENGING TO SECURE FUTURE CREDIT, RENT AN APARTMENT, OR EVEN OBTAIN CERTAIN JOBS.

STRATEGIES TO ENSURE PERSONAL LOANS POSITIVELY AFFECT YOUR CREDIT

TO LEVERAGE A PERSONAL LOAN AS A CREDIT-BUILDING TOOL RATHER THAN A LIABILITY, STRATEGIC PLANNING AND DISCIPLINED EXECUTION ARE KEY. FOCUS ON RESPONSIBLE BORROWING AND CONSISTENT REPAYMENT TO HARNESS THE POTENTIAL BENEFITS FOR YOUR CREDIT SCORE.

BORROW ONLY WHAT YOU NEED

RESIST THE TEMPTATION TO BORROW MORE THAN YOU ABSOLUTELY NEED. A LARGER LOAN AMOUNT MEANS HIGHER MONTHLY PAYMENTS AND A GREATER OVERALL DEBT BURDEN, INCREASING THE RISK OF FINANCIAL STRAIN. BORROWING JUDICIOUSLY DEMONSTRATES FINANCIAL PRUDENCE.

MAKE ON-TIME PAYMENTS CONSISTENTLY

THIS CANNOT BE STRESSED ENOUGH. SET UP AUTOMATIC PAYMENTS OR CALENDAR REMINDERS TO ENSURE YOU NEVER MISS A DUE DATE. PRIORITIZE YOUR PERSONAL LOAN PAYMENTS AS YOU WOULD ANY OTHER ESSENTIAL BILL.

MONITOR YOUR CREDIT REPORT REGULARLY

KEEP AN EYE ON YOUR CREDIT REPORT TO TRACK THE IMPACT OF YOUR PERSONAL LOAN. YOU CAN OBTAIN FREE CREDIT REPORTS FROM THE THREE MAJOR BUREAUS ANNUALLY. THIS ALLOWS YOU TO SPOT ANY INACCURACIES OR FRAUDULENT ACTIVITY PROMPTLY AND SEE HOW YOUR REPAYMENT BEHAVIOR IS AFFECTING YOUR SCORE.

AVOID MULTIPLE APPLICATIONS

IF YOU NEED TO SHOP FOR PERSONAL LOANS, DO SO WITHIN A SHORT PERIOD IF POSSIBLE, AND UNDERSTAND THAT THIS MAY STILL HAVE A CUMULATIVE EFFECT. LIMIT YOUR APPLICATIONS TO LENDERS YOU ARE SERIOUSLY CONSIDERING, AND RESEARCH LOAN TERMS AND INTEREST RATES THOROUGHLY BEFOREHAND TO MINIMIZE UNNECESSARY INQUIRIES.

FREQUENTLY ASKED QUESTIONS ABOUT PERSONAL LOANS AND CREDIT

Q: WILL TAKING OUT A PERSONAL LOAN IMMEDIATELY LOWER MY CREDIT SCORE?

A: YES, THE ACT OF APPLYING FOR A PERSONAL LOAN WILL RESULT IN A HARD INQUIRY ON YOUR CREDIT REPORT, WHICH CAN CAUSE A SMALL, TEMPORARY DIP IN YOUR CREDIT SCORE. HOWEVER, THE LONG-TERM IMPACT IS FAR MORE SIGNIFICANT AND DEPENDS ON HOW YOU MANAGE THE LOAN.

Q: HOW MUCH DOES A PERSONAL LOAN TYPICALLY AFFECT MY CREDIT SCORE?

A: THE IMMEDIATE EFFECT OF AN INQUIRY IS USUALLY MINIMAL, PERHAPS A FEW POINTS. THE ONGOING IMPACT OF TIMELY PAYMENTS CAN BE SIGNIFICANTLY POSITIVE, WHILE LATE PAYMENTS CAN CAUSE A SUBSTANTIAL DROP, POTENTIALLY TENS OR EVEN HUNDREDS OF POINTS DEPENDING ON YOUR EXISTING CREDIT PROFILE AND THE SEVERITY OF THE DELINQUENCY.

Q: CAN A PERSONAL LOAN HELP ME BUILD CREDIT IF I HAVE NO CREDIT HISTORY?

A: YES, A PERSONAL LOAN CAN BE AN EXCELLENT TOOL FOR BUILDING CREDIT FOR INDIVIDUALS WITH NO CREDIT HISTORY, PROVIDED IT IS MANAGED RESPONSIBLY. CONSISTENT, ON-TIME PAYMENTS WILL ESTABLISH A POSITIVE CREDIT FOOTPRINT.

Q: WHAT IS THE DIFFERENCE BETWEEN A HARD INQUIRY AND A SOFT INQUIRY FOR A PERSONAL LOAN?

A: A HARD INQUIRY OCCURS WHEN YOU FORMALLY APPLY FOR A PERSONAL LOAN AND A LENDER CHECKS YOUR CREDIT TO MAKE A LENDING DECISION. THESE CAN AFFECT YOUR CREDIT SCORE. A SOFT INQUIRY, SUCH AS CHECKING FOR PRE-QUALIFICATION OFFERS OR CHECKING YOUR OWN CREDIT, DOES NOT AFFECT YOUR CREDIT SCORE.

Q: HOW LONG DOES A PERSONAL LOAN STAY ON MY CREDIT REPORT?

A: A SUCCESSFULLY PAID PERSONAL LOAN WILL REMAIN ON YOUR CREDIT REPORT FOR UP TO 10 YEARS FROM THE DATE IT WAS OPENED. NEGATIVE INFORMATION, SUCH AS LATE PAYMENTS OR DEFAULTS, CAN ALSO REMAIN FOR UP TO SEVEN YEARS FROM THE DATE OF THE DELINQUENCY.

Q: IS IT BETTER TO HAVE PERSONAL LOANS OR ONLY CREDIT CARDS FOR MY CREDIT MIX?

A: A HEALTHY CREDIT MIX TYPICALLY INCLUDES BOTH REVOLVING CREDIT (LIKE CREDIT CARDS) AND INSTALLMENT CREDIT (LIKE PERSONAL LOANS). HAVING A VARIETY, AND MANAGING THEM ALL RESPONSIBLY, CAN BE MORE BENEFICIAL FOR YOUR CREDIT SCORE THAN HAVING ONLY ONE TYPE OF CREDIT.

Q: WILL PAYING OFF MY PERSONAL LOAN EARLY NEGATIVELY AFFECT MY CREDIT SCORE?

A: GENERALLY, PAYING OFF A LOAN EARLY IS A POSITIVE FINANCIAL MOVE AND WILL NOT NEGATIVELY IMPACT YOUR CREDIT SCORE. WHILE IT MEANS THE ACCOUNT WILL CLOSE SOONER, THUS POTENTIALLY LOWERING THE AVERAGE AGE OF YOUR ACCOUNTS, THE POSITIVE IMPACT OF FULFILLING YOUR OBLIGATION AHEAD OF SCHEDULE OUTWEIGHS THIS MINOR EFFECT.

Will Personal Loans Affect Your Credit

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