

Credit Score	Description
730 - 850	Excellent
700 - 729	Great
670 - 699	Good
585 - 669	Average
300 - 584	Bad

When scores fall into the 600 categories you will want to look at what the problems are. Medical collections can lower scores but not necessarily indicate a lack of financial responsibility. If you see unpaid utilities or past dues on installment loans that would be more indicative of a riskier applicant.