GRADUATE STUDENT LOANS

Good credit starts here.

The habits you build now don't expire at graduation.

A practical guide to understanding, monitoring, and building your credit.

YOUR CREDIT PROFILE

Know what's in your credit profile and take action when it matters.



The power of your credit score lies ahead.



Disclaimer: We are not credit advisors or tax professionals. The information provided is for educational purposes only and should not be considered professional financial, legal, or tax advice. Please consult with a qualified certified public accountant (CPA) or tax professional regarding your specific situation.

Your credit story matters.

Start by understanding the two key parts of your credit profile.

1 Credit report

A record of your credit activity over time.

- **Accounts and balances**
- **Payment history**
- **Credit inquiries**
- **Public records, if applicable**

Get all three reports at AnnualCreditReport.com

2 Credit score

A three-digit number that helps lenders evaluate credit risk.

300 to **850**



Many commonly used scores fall within this range.

Your score is a helpful signal, not a promise of approval or a specific rate.

Three major credit bureaus Your credit report may look slightly different at each bureau.

experian. EQUIFAX TransUnion

Why credit matters

It can influence milestones from signing a lease to buying a car or securing funding for your next big move.

©2026 Social Finance, LLC. Confidential information. Do not copy or distribute. SoFi Checking and Savings offered by SoFi Bank, N.A. Loans originated by SoFi Bank, N.A., NMLS #696891.

A higher score can mean more affordable borrowing.

FICO® Scores use information in your credit report to estimate how likely you are to repay borrowed money.

FICO® score ranges

800–850	Exceptional
740–799	Very good
670–739	Good
580–669	Fair
300–579	Poor

Models differ

The score you see may not be the score a lender uses because scoring models can use different formulas and data.

What affects your score?



Inquiry types

- **Soft inquiry:** checking your own score has no impact.
- **Hard inquiry:** applying for credit may temporarily lower your score.

©2026 Social Finance, LLC. Confidential information. Do not copy or distribute. SoFi Checking and Savings offered by SoFi Bank, N.A. Loans originated by SoFi Bank, N.A., NMLS #696891

Be consistent and stay consistent.

The more consistent you are with your good financial habits, the more your credit score can grow over time.

Five smart habits to start building your credit now

1. Always pay on time. Set up autopay or reminders.
2. Keep balances low. Keep credit utilization under 30% when possible.
3. Apply selectively. Space out new credit applications.
4. Build a credit mix over time.
5. Check credit regularly. Track trends, dispute errors, and update contact information.

Mythbusters

Myth	Checking your own credit lowers your score.
Fact	Soft inquiries do not affect your score.
Myth	You need to carry a balance to build credit.
Fact	Paying balances on time matters more than carrying debt.
Myth	Student loans don't count toward establishing credit.
Fact	On-time student loan payments directly support a strong credit profile.

Credit is a lifelong financial skill.

©2026 Social Finance, LLC. Confidential information. Do not copy or distribute. SoFi Checking and Savings offered by SoFi Bank, N.A. Loans originated by SoFi Bank, N.A., NMLS #696891

Keep an eye on your credit. Take action if needed.

Review your credit regularly so you can spot changes and address issues early.

Five steps to stay informed

1. **Review reports:** Check for accuracy and look for unfamiliar accounts.
2. **Track score trends:** See how your score changes over time.
3. **Turn on alerts:** Get notified about important account changes.
4. **Address errors early:** Dispute inaccuracies with the credit bureaus.
5. **Keep building consistent habits:** Small steps add up over time.

Free annual reports

Get all three credit reports at

AnnualCreditReport.com

Monitor with SoFi®

Stay aware of changes to your credit profile and build habits that support future financial decisions.

Scan to get started →

©2026 Social Finance, LLC. Confidential information. Do not copy or distribute. SoFi Checking and Savings offered by SoFi Bank, N.A. Loans originated by SoFi Bank, N.A., NMLS #696891