

## How can Bad Credit or a Low Credit Score Affect My Life?

The costs associated with a low credit score are difficult to calculate precisely. However, a look at the savings and losses from bad credit reveals significant penalties.

On the bright side, even a modest increase to your credit score can save you thousands in interest on your car loan, home mortgage, or credit card APR rates.

So, how does a low credit score affect you? Bad credit costs you money. Lots of it!