



What a Better Score Is Worth

The real-dollar payoff of finishing strong

Your score can feel like an abstract number — until you see it as money. Lenders and insurers price you by tier: the higher your score, the less they charge for the exact same loan or policy. The figures below are **rounded, illustrative national examples** meant to show the *shape* of the savings — not a quote, a prediction, or your personal terms. For numbers based on today's rates and your own loan amount, use the free myFICO calculator linked at the bottom.

Where does your score land?

Lenders group scores into tiers. Find yours, then see what the next tier up is worth.

Tier	FICO score range
Poor	300–579
Fair	580–669
Good	670–739
Very Good	740–799
Exceptional	800–850

The cost tables below use "Excellent" as shorthand for the top of the range (roughly 740+, Very Good–Exceptional).

1. Car insurance — every year you hold the policy

Full-coverage premium, by credit tier

Same coverage — your credit-based insurance score helps set the price, every year.

Excellent	~\$1,400 / yr	
Good	~\$1,600 / yr	
Fair	~\$2,400 / yr	
Poor	~\$5,400 / yr	

The gap: Poor toward Excellent could mean roughly **\$4,000 less a year** — every year you hold the policy.

Doesn't apply in California, Hawaii, Massachusetts, or Michigan (and is limited in some other states).

2. Your next car loan — \$35,000 over 5 years

Total interest on a \$35,000 / 60-month loan

Same car, same sticker price — your score sets the rate, and the rate sets the cost.

Excellent	~4.5% · ~\$655/mo	
Good	~6.5% · ~\$685/mo	
Fair	~10% · ~\$745/mo	
Poor	~13.5%+ · ~\$805/mo	

The gap: the same \$35,000 car can cost roughly **\$5,000–\$12,000 more in interest** at a lower score — and the gap widens the further the score falls. That's money that goes to the lender instead of you.

The rates above are lender averages. Credit unions often price about 1–2 percentage points lower than banks for members (NCUA, 2025) — worth a look when you finance.

3. A mortgage — \$350,000 over 30 years

Monthly payment on a \$350,000 / 30-year loan

The big one: a fraction of a percent, stretched across 30 years, turns into real money.

Excellent 760+ · ~6.70% · ~\$2,260/mo

Lower-qual. 620–639 · ~7.35% ·
~\$2,415/mo

The gap: about **\$155 more a month** — roughly **\$56,000 more** over the life of the loan, for the exact same house.

Your gap to the next tier

You don't have to leap from Poor to Excellent to save — *one tier up* already moves the number. Fill this in to make it personal:

YOUR GAP TO THE NEXT TIER

My score today (any bureau): _____

My tier now: _____ → Next tier up: _____

Points to get there: _____

At the next tier, I could save about:

- Car insurance: \$_____ / year
- My next car loan: \$_____
- A mortgage: \$_____

You don't need a full tier jump to save

Tiers are the headline, but pricing often moves in smaller steps too. Getting even **10–20 points closer** to the next tier can nudge your rate down — especially when those points carry you across a tier line (like 739 to 740, or 619 to 620). You don't have to reach "Excellent" to start saving; every point you build with us is working toward the next price break, not just the next label.

See your real numbers

SEE YOUR REAL NUMBERS

The tables above are illustrative. For figures based on today's rates and your own loan amounts, use the free **myFICO Loan Savings Calculator**:

myfico.com/credit-education/calculators/loan-savings-calculator

Plug in your loan amount and it shows the monthly payment and total interest for each score tier — so you can see your own gap in real time.

A better score isn't just a number — it's money back in your pocket.

We're handling the cleanup; every point you build alongside us is worth real dollars at every tier above you. Keep going — finishing strong pays you back for years.

This guide shares general credit education — not personalized financial, legal, or insurance advice, and not an offer of credit or a rate quote. All dollar figures are rounded, illustrative national examples shown only to explain how pricing tiers work; they are not predictions and do not reflect any specific lender, insurer, or your individual terms. Rates and premiums change constantly and depend on your full profile, location, and the provider. We can never guarantee a specific score, rate, or amount of savings. Credit-based insurance scoring is prohibited or limited in some states, including California, Hawaii, Massachusetts, and Michigan.

Sources: myFICO Loan Savings Calculator (loan rate tiers and total-interest figures); Experian State of the Automotive Finance Market, Q1 2026 (auto APR by credit tier); MoneyGeek, June 2026 (auto-insurance premium by credit tier); NCUA, 2025 (credit-union vs. bank auto rates); CFPB on how credit scores affect the cost of credit. General education, current as of June 2026.

Questions? We answer every one.

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