

almost nothing about was causing her to feel pain and guilt. She yanked out a red bag from the chest. “What’s a good score then?”

“The credit score is also called the FICO score. It ranges from 300 to 850. The median credit score in America is around 725. You want yours to be over 760 to qualify for the lowest rates.”

“I be wanting my score to be higher, higher than the crow’s nest.”

“Do you pay your bills in full and on time?”

“No,” she said hesitantly.

“Start doing that. Any institutions you have credit with will report to the credit bureaus. These include colleges, credit card companies, car dealers, banks, cell phone companies, electric power companies, and so on. When they report that you didn’t pay your bills on time, it hurts your credit score.”

“Companies be tattling on me for not paying me bills?” She opened the bag and pulled out a black leather whip that had nine tails. Each tail had three hard knots tied to the end.

Joey wanted to say the companies had every right to report on her; after all, she received a service for which she didn’t pay. But he decided to keep his mouth shut after seeing the whip. “Do you have low balances on your credit cards and loans? Or are you near maxed out on everything?” he asked hesitantly.

“Maxed out,” she said, now feeling even worse about her financial situation.

“That also hurts your credit score.”

“Apparently, I need lots of treasure to have a high score.” She snapped the whip repeatedly; the tails cracked in the quiet room. She was gracefully devastating at handling the lashing instrument.

Joey gulped. “Luckily, that’s not true. A good credit score is not about how much money you make. It’s about how responsible you are with the money you have. There are people who make very little money with great credit scores, and there are millionaires with horrible credit scores.”

She seemed more hopeful. “How can I raise mine?”

“Credit scores are a complicated topic. Don’t try to fix your score without first doing significant research. Things you think would be good or bad could actually have the opposite effect.”