



FINANCIAL KNOWLEDGE*

Category Weighting: 15%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
Mean Number of Correct Answers on Six Financial Knowledge Questions	3.16	C-	3.02	D
Offered and Participated in Financial Education	20.84%	D+	23.75%	C+
Quality and Availability of High School Financial Literacy Education	76%	C	85%	B
Financial Knowledge Category Grade	NA	C-	NA	C

CREDIT

Category Weighting: 30%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
GENERAL CREDIT				
Subcategory Weighting: 15%				
Average Vantage Credit Scores	666	C-	650	F
On Time Payers	79.2%	C+	73.2%	D-
Prime Credit	48.9%	B-	38.1%	D-
Inclusion in Credit Economy	92.5%	C	93.2%	C+
Access to Revolving Credit	67.9%	B	60.9%	C
Low Credit Use (use less than 30%)	36.9%	B-	29.2%	D
Bankruptcy Rate (per 1,000 people)	2.9	B-	5.1	D-
Past Due Debt	5.3%	B	6.1%	C+
Debt Past Due and in Collections as a Percent of Household Income	7.2%	B-	7.0%	B-
Highest Tier Credit	81%	C+	75%	D-
General Credit Subcategory Grade	NA	C+	NA	D

HOUSING CREDIT

Subcategory Weighting: 30%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
Average Loan to Value Ratio on Mortgage	82%	C+	90%	D+
Equity Rich Mortgages	22.54%	C	16.76%	D
Homeownership Rate	63.1%	C+	62.2%	C
Mortgage Delinquency Rate	2.25%	B	2.43%	B-
Foreclosure Rate	2.09%	B+	1.33%	A
Homeowners with a Mortgage	57.28%	C	58.59%	C
High Cost Homeowners (30% or more of income)	30.8%	C	29.6%	C
High Cost Renters (30% or more of income)	51.8%	D+	52.1%	D+
Seriously Underwater Mortgages	11.5%	B-	14.1%	C
Mortgage Balance as a Multiple of Household Income	3.58	B-	3.33	B
Housing Credit Subcategory Grade	NA	C	NA	D+

AUTO CREDIT*

Subcategory Weighting: 15%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
Auto Loan Balance as a Percent of Household Income	33.8%	B-	40.3%	C-
Auto Loan Delinquency Rate	1.12%	B	1.58%	C
Percent with Auto Loans	30.42%	B-	29.28%	B
Increase in Auto Insurance Premiums Due to Bad Credit	53%	B-	67%	C
Auto Credit Subcategory Grade	NA	B-	NA	D+

CREDIT CARD

Subcategory Weighting: 15%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
Always Pay in Full	52.44%	C	50.46%	C-
Carried Balance with Interest Charged	47.08%	C+	46.73%	C+
Made Only Minimum Monthly Payments	32.37%	C	35.56%	D
Credit Card Delinquency Rate	1.47%	B-	2.00%	D
Credit Card Balance as a Percent of Household Income	9.71%	C	11.13%	D-
Credit Card Subcategory Grade	NA	C	NA	D


Georgia(continued)

CREDIT					Category Weighting: 30%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
STUDENT LOANS					Subcategory Weighting: 15%
Graduates with Student Loan Debt	69%	D	62%	C	
Average Debt Balance	\$28,950	D+	\$26,518	C+	
Figured Monthly Payments Before Getting Loan	38.00%	B	48.31%	A+	
Never Made a Late Payment on Student Loans	35.59%	C	25.97%	F	
Student Loans Subcategory Grade	NA	D-	NA	C-	
OTHER CREDIT					Subcategory Weighting: 10%
Unpaid Medical Bills	20.78%	C	25.73%	D	
Using One or More Non-Bank Borrowing Methods in the Past 5 Years	25.51%	C	31.31%	D-	
Took a Loan from Retirement Account	13.39%	B-	17.65%	C-	
Delinquency Rates for Unsecured Personal Loans	3.53%	B	3.67%	B	
Unsecured Personal Loan Balance as a % of Median Household Income	14.13%	B+	15.92%	C+	
Other Credit Subcategory Grade	NA	C+	NA	D-	
Credit Category Grade	NA	C	NA	D-	
SAVING AND SPENDING					Category Weighting: 25%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
Spending Less Than Income	40.48%	C+	41.79%	B-	
Does Not Have an Emergency Fund	49.57%	C+	48.36%	B-	
Unbanked	7.7%	C+	10.9%	D+	
Underbanked	20.00%	B-	26.90%	D	
Saving for Children's College Education	41.02%	C+	43.01%	B	
Overdraws Checking Account Occasionally	18.90%	C	21.83%	D	
Could Come Up with \$2000 in an Emergency	39.43%	C	33.71%	D-	
Household has a Budget	56.03%	C	59.04%	B-	
Made a Hardship Withdrawal from Retirement Account	10.47%	C+	15.92%	D	
Saving and Spending Category Grade	NA	B-	NA	C	
RETIREMENT READINESS AND OTHER INVESTING					Category Weighting: 20%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
Access to a Retirement Plan	58%	C+	53%	D+	
Take Up Rate of Retirement Plans	84.5%	C+	84.9%	C+	
Tried to Figure Out How Much is Needed for Retirement	39.33%	C	38.57%	C	
Estimated Percentage of Income Replaced During Retirement	60.27%	C+	62.11%	B-	
Relies on Social Security for 90% or More of Retirement Income	22.8%	B-	28.9%	D+	
Invest Outside of Retirement Plans	30.12%	C-	27.32%	D	
Retirement Readiness and Other Spending Category Grade	NA	D+	NA	F	
PROTECT AND INSURE					Category Weighting: 10%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
Population without Health Insurance	11.7%	C	15.8%	D	
Average Life Insurance Policy as a Multiple of Household Income	2.56	C	2.41	C	
Percent Uninsured Motorists	12.6%	B-	11.70%	B	
Protect and Insure Category Grade	NA	C	NA	D+	
Final Grade	NA	C	NA	D+	