



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-	3.25	C
Offered and Participated in Financial Education	20.84%	D+	23.36%	C+
Quality and Availability of High School Financial Literacy Education	76%	C	95%	A
Financial Knowledge Category Grade	NA	C-	NA	B

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-	673	C
On Time Payers	79.2%	C+	78.1%	C
Prime Credit	48.9%	B-	49.3%	B-
Inclusion in Credit Economy	92.5%	C	92.7%	C
Access to Revolving Credit	67.9%	B	64.6%	C+
Low Credit Use (use less than 30%)	36.9%	B-	36.7%	C+
Bankruptcy Rate (per 1,000 people)	2.9	B-	3.4	C
Past Due Debt	5.3%	B	5.3%	B
Debt Past Due and in Collections as a Percent of Household Income	7.2%	B-	9.3%	D
Highest Tier Credit	81%	C+	80%	C
General Credit Subcategory Grade	NA	C+	NA	C

HOUSING CREDIT

Subcategory Weighting: 30%

Average Loan to Value Ratio on Mortgage	82%	C+	95%	D
Equity Rich Mortgages	22.54%	C	15.84%	D-
Homeownership Rate	63.1%	C+	66.9%	B+
Mortgage Delinquency Rate	2.25%	B	1.64%	A-
Foreclosure Rate	2.09%	B+	1.10%	A
Homeowners with a Mortgage	57.28%	C	54.36%	B-
High Cost Homeowners (30% or more of income)	30.8%	C	25.4%	B
High Cost Renters (30% or more of income)	51.8%	D+	48.1%	C+
Seriously Underwater Mortgages	11.5%	B-	14.7%	C
Mortgage Balance as a Multiple of Household Income	3.58	B-	2.85	A
Housing Credit Subcategory Grade	NA	C	NA	C+

AUTO CREDIT*

Subcategory Weighting: 15%

Auto Loan Balance as a Percent of Household Income	33.8%	B-	36.4%	C+
Auto Loan Delinquency Rate	1.12%	B	1.24%	B-
Percent with Auto Loans	30.42%	B-	35.08%	C-
Increase in Auto Insurance Premiums Due to Bad Credit	53%	B-	69%	C
Auto Credit Subcategory Grade	NA	B-	NA	C

CREDIT CARD

Subcategory Weighting: 15%

Always Pay in Full	52.44%	C	49.20%	D+
Carried Balance with Interest Charged	47.08%	C+	48.85%	C
Made Only Minimum Monthly Payments	32.37%	C	34.89%	D+
Credit Card Delinquency Rate	1.47%	B-	1.38%	B
Credit Card Balance as a Percent of Household Income	9.71%	C	10.22%	C-
Credit Card Subcategory Grade	NA	C	NA	D+


Missouri (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	59%	B-	
Average Debt Balance	\$28,950	D+	\$25,844	C+	
Figured Monthly Payments Before Getting Loan	38.00%	B	38.31%	B	
Never Made a Late Payment on Student Loans	35.59%	C	38.47%	C+	
Student Loans Subcategory Grade	NA	D-	NA	C+	
OTHER CREDIT					Subcategory Weighting: 10%
Unpaid Medical Bills	20.78%	C	26.15%	D	
Using One or More Non-Bank Borrowing Methods in the Past 5 Years	25.51%	C	30.97%	D	
Took a Loan from Retirement Account	13.39%	B-	12.42%	B	
Delinquency Rates for Unsecured Personal Loans	3.53%	B	5.50%	C-	
Unsecured Personal Loan Balance as a % of Median Household Income	14.13%	B+	12.10%	A	
Other Credit Subcategory Grade	NA	C+	NA	D+	
Credit Category Grade	NA	C	NA	C	
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+	38.05%	D	
Does Not Have an Emergency Fund	49.57%	C+	55.60%	D	
Unbanked	7.7%	C+	8.9%	C	
Underbanked	20.00%	B-	20.40%	C+	
Saving for Children's College Education	41.02%	C+	37.58%	C	
Overdraws Checking Account Occasionally	18.90%	C	19.70%	C	
Could Come Up with \$2000 in an Emergency	39.43%	C	37.36%	D+	
Household has a Budget	56.03%	C	52.89%	D	
Made a Hardship Withdrawal from Retirement Account	10.47%	C+	8.09%	B	
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+	64%	B+	
Take Up Rate of Retirement Plans	84.5%	C+	92.2%	A+	
Tried to Figure Out How Much is Needed for Retirement	39.33%	C	36.37%	D+	
Estimated Percentage of Income Replaced During Retirement	60.27%	C+	62.18%	B-	
Relies on Social Security for 90% or More of Retirement Income	22.8%	B-	21.8%	B	
Invest Outside of Retirement Plans	30.12%	C-	28.22%	D+	
Retirement Readiness and Other Spending Category Grade	NA	D+	NA	C	
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	11.7%	C	
Average Life Insurance Policy as a Multiple of Household Income	2.56	C	2.31	C-	
Percent Uninsured Motorists	12.6%	B-	13.5%	B-	
Protect and Insure Category Grade	NA	C	NA	C-	
Final Grade	NA	C	NA	C	