



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-	3.44	B
Offered and Participated in Financial Education	20.84%	D+	19.61%	D
Quality and Availability of High School Financial Literacy Education	76%	C	55%	F
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-	694	A-
On Time Payers	79.2%	C+	85.8%	A
Prime Credit	48.9%	B-	59.7%	A+
Inclusion in Credit Economy	92.5%	C	93.2%	C+
Access to Revolving Credit	67.9%	B	71.9%	A-
Low Credit Use (use less than 30%)	36.9%	B-	43.7%	A
Bankruptcy Rate (per 1,000 people)	2.9	B-	3.6	C
Past Due Debt	5.3%	B	4.2%	A
Debt Past Due and in Collections as a Percent of Household Income	7.2%	B-	7.9%	C
Highest Tier Credit	81%	C+	87%	A
General Credit Subcategory Grade	NA	C+	NA	A

HOUSING CREDIT

Subcategory Weighting: 30%

Average Loan to Value Ratio on Mortgage	82%	C+	85%	C
Equity Rich Mortgages	22.54%	C	20.08%	C-
Homeownership Rate	63.1%	C+	66.6%	B
Mortgage Delinquency Rate	2.25%	B	1.29%	A
Foreclosure Rate	2.09%	B+	1.55%	A
Homeowners with a Mortgage	57.28%	C	62.35%	D+
High Cost Homeowners (30% or more of income)	30.8%	C	27.9%	C+
High Cost Renters (30% or more of income)	51.8%	D+	47.4%	B-
Seriously Underwater Mortgages	11.5%	B-	10.5%	B
Mortgage Balance as a Multiple of Household Income	3.58	B-	2.64	A
Housing Credit Subcategory Grade	NA	C	NA	B-

AUTO CREDIT*

Subcategory Weighting: 15%

Auto Loan Balance as a Percent of Household Income	33.8%	B-	29.0%	B+
Auto Loan Delinquency Rate	1.12%	B	0.86%	A-
Percent with Auto Loans	30.42%	B-	31.59%	C+
Increase in Auto Insurance Premiums Due to Bad Credit	53%	B-	64%	C
Auto Credit Subcategory Grade	NA	B-	NA	B

CREDIT CARD

Subcategory Weighting: 15%

Always Pay in Full	52.44%	C	53.29%	C+
Carried Balance with Interest Charged	47.08%	C+	45.42%	B
Made Only Minimum Monthly Payments	32.37%	C	28.13%	B+
Credit Card Delinquency Rate	1.47%	B-	0.81%	A+
Credit Card Balance as a Percent of Household Income	9.71%	C	8.43%	A-
Credit Card Subcategory Grade	NA	C	NA	B+


Wisconsin (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	70%	D	
Average Debt Balance	\$28,950	D+	\$28,810	C-	
Figured Monthly Payments Before Getting Loan	38.00%	B	42.00%	A-	
Never Made a Late Payment on Student Loans	35.59%	C	49.01%	A	
Student Loans Subcategory Grade	NA	D-	NA	C	
OTHER CREDIT					Subcategory Weighting: 10%
Unpaid Medical Bills	20.78%	C	21.38%	C	
Using One or More Non-Bank Borrowing Methods in the Past 5 Years	25.51%	C	15.58%	A+	
Took a Loan from Retirement Account	13.39%	B-	13.72%	B-	
Delinquency Rates for Unsecured Personal Loans	3.53%	B	3.80%	B-	
Unsecured Personal Loan Balance as a % of Median Household Income	14.13%	B+	11.56%	A+	
Other Credit Subcategory Grade	NA	C+	NA	B+	
Credit Category Grade	NA	C	NA	A	
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+	42.52%	B	
Does Not Have an Emergency Fund	49.57%	C+	50.60%	C	
Unbanked	7.7%	C+	4.8%	B+	
Underbanked	20.00%	B-	10.40%	A+	
Saving for Children's College Education	41.02%	C+	44.45%	B	
Overdraws Checking Account Occasionally	18.90%	C	15.13%	B+	
Could Come Up with \$2000 in an Emergency	39.43%	C	39.00%	C-	
Household has a Budget	56.03%	C	54.84%	D+	
Made a Hardship Withdrawal from Retirement Account	10.47%	C+	6.49%	B+	
Saving and Spending Category Grade	NA	B-	NA	A-	
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+	70%	A+	
Take Up Rate of Retirement Plans	84.5%	C+	87.1%	B	
Tried to Figure Out How Much is Needed for Retirement	39.33%	C	39.48%	C	
Estimated Percentage of Income Replaced During Retirement	60.27%	C+	55.75%	D+	
Relies on Social Security for 90% or More of Retirement Income	22.8%	B-	21.9%	B	
Invest Outside of Retirement Plans	30.12%	C-	32.96%	C	
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	7.3%	B+	
Average Life Insurance Policy as a Multiple of Household Income	2.56	C	2.21	C-	
Percent Uninsured Motorists	12.6%	B-	11.7%	B	
Protect and Insure Category Grade	NA	C	NA	C+	
Final Grade	NA	C	NA	B	