

Forum:[Hack Forums](#)

Thread: [What is your credit score and how long did it take to get there?](#)

Pimping - October 12, 2025, 9:08 pm

My score is in the 800s and it took me about 10 years to get there
didnt ever really miss payments i pay my balance in full all the time. when i was younger i
sometimes used to pay the minimum balance but now i make sure to pay the whole balance....
happy i learned my lesson fast since being in debt is no fun

Plague - October 12, 2025, 9:44 pm

Same here. Took about 10-15 years or so. I only spend money I have and pay it off in full right away. Thankfully, it's been that way ever since I got my first credit card. The amount of debt some people carry on their credit cards is shocking to me. Definitely a tough situation to be in.

Pimping - October 12, 2025, 9:48 pm

(Oct 12, 2025 09:44 PM)Plague Wrote: [\[CITE\]](#) Same here. Took about 10-15 years or so. I only spend money I have and pay it off in full right away. Thankfully, it's been that way ever since I got my first credit card. The amount of debt some people carry on their credit cards is shocking to me. Definitely a tough situation to be in.

Yeah agreed i would be in so much stress if i was in a position like that
most of the time its due to overspending on stupid shit.... if they just didnt spend so much they
wouldnt be in debt. i watch Caleb Hammer hes a youtuber and has people come on his show... he
does financial audits and the amount of people with debt and the way they act is crazy to me, it like
they dont even care about the position they are in

Plague - October 12, 2025, 9:57 pm

(Oct 12, 2025 09:48 PM)Pimping Wrote: [\[CITE\]](#) Yeah agreed i would be in so much stress if i was in a position like that

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I notice that as well. They just don't seem to care. I asked my coworker how she affords to go on all these trips and she said she just puts it all on her credit card

Pimping - October 12, 2025, 10:03 pm

(Oct 12, 2025 09:57 PM)Plague Wrote: [\[CITE\]](#) I notice that as well. They just don't seem to care. I asked my coworker how she affords to go on all these trips and she said she just puts it all on her credit card

They will learn eventually i guess.... glad i did not have to burn that much money to learn my lesson