

**CREDIT ACADEMY · REFERENCE GUIDE**

# **FICO 10T DECODED**

The new scoring model. What it watches.  
What it rewards. What it punishes.

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# 1. What This Guide Is (And Isn't)

This is an educational reference about how modern credit scoring models work. It is not legal or financial advice. It is not a service. The reader applies what they learn at their own discretion and consults qualified professionals when needed.

By the end of this guide, you'll understand what FICO 10T is, how it differs from the FICO 8 model most people are still being scored on, and what behavioral patterns it watches that the older model couldn't see.

## 2. Why Scoring Models Are Changing

FICO 8, the model that has powered most credit decisions for over a decade, is what's called a 'static' scoring model. It looks at a single snapshot of your credit report at the moment of the credit pull. Your balances. Your account ages. Your utilization right now.

That snapshot model has always had a limitation. It can't tell the difference between someone who routinely runs up balances and pays them off versus someone who is climbing toward maxed cards. Both might show the same utilization on pull day. Both score the same.

FICO 10T fixes this by introducing what's called trended data: a 24-month look-back that tracks behavior over time, not just where you stand on a single day.

**This is the biggest change to consumer credit scoring in over a decade.**

## 3. FICO 8 vs FICO 10T (At A Glance)

### FICO 8 (the legacy model)

- Static snapshot of one day
- Five factors weighted: Payment History, Amounts Owed, Length of Credit History, New Credit, Credit Mix
- Used by most lenders as of 2025

### FICO 10T (the new model)

- Includes a 24-month behavioral pattern

- Same five factors, with trended-data refinement layered on top
- Mortgage industry adopting through 2026; other lenders following

## 4. Trended Data Explained

Trended data is the single most important concept in this guide. Read this section twice.

### **FICO 10T watches the last 24 months of your credit reports and answers questions the older model couldn't:**

- Are your balances trending up or trending down over time?
- Do you pay credit card balances in full each month, or carry revolving debt?
- Has your utilization climbed steadily, or has it stayed stable?
- Are you using credit cards as a payment tool or as a borrowing tool?

**Two profiles. Same snapshot. Different scores under FICO 10T.**

Profile A: Charges \$4,000 a month, pays \$4,000 a month. Statement balance shows \$4,000 utilization on a \$10,000 limit. Snapshot looks like 40 percent utilization.

Profile B: Charges \$4,000 once and has been paying \$200 minimums ever since. Same \$4,000 balance on a \$10,000 limit. Same 40 percent utilization on snapshot day.

Under FICO 8 these score similarly. Under FICO 10T, Profile A scores meaningfully higher because trended data sees the pay-in-full pattern. Profile B looks like a borrower carrying long-term revolving debt.

## 5. The Five FICO Factors (Reweighted)

The five factors stay the same. The math watching them gets sharper.

### **Payment History (~35%)**

Still the heaviest factor. Late payments hurt. On-time payments help. The 24-month look-back amplifies the value of consistent on-time payments.

### **Amounts Owed (~30%)**

This is where trended data hits hardest. Not just 'how much do you owe right now' but 'how is that number trending.' Climbing balances over 24 months hurt under FICO 10T even if your snapshot

looks fine.

## **Length of Credit History (~15%)**

Mostly unchanged. Older accounts still help.

## **New Credit (~10%)**

Rate-shopping protections still apply. Multiple inquiries within a short window for a single product (mortgage, auto) still count as one for scoring purposes.

## **Credit Mix (~10%)**

Mostly unchanged. A combination of revolving and installment products still helps.

## 6. UltraFICO and Plaid Integration

UltraFICO is a separate but related FICO product. It's an opt-in score that lets the consumer share bank account data through Plaid (a financial-data integration service).

If you opt in, FICO factors in your checking and savings behavior alongside your traditional credit data. Strong banking habits (steady balances, no overdrafts, regular savings deposits) can lift your score even if you have a thin credit file.

### Who benefits most from UltraFICO?

- People with thin credit files but strong banking history
- Younger consumers building credit for the first time
- People rebuilding after past credit issues who have stabilized their banking

## 7. VantageScore 4.0 Compared

VantageScore is FICO's main competitor. VantageScore 4.0 is their current model, used by some lenders and many free credit-monitoring services. It also incorporates trended data and machine-learning refinements.

### Key differences between VantageScore 4.0 and FICO 10T:

- VantageScore 4.0 includes rent and utility payment data when available; FICO 10T does not by default
- VantageScore 4.0 will score a thinner file (sometimes one month of history); FICO requires six months
- Different weighting of medical collections

In practice: many free monitoring services show VantageScore. Most actual lending decisions still come down to FICO. Watch both. Optimize for FICO.

## 8. What This Means For You In 2026

## Practical takeaways from everything in this guide:

1. Pay credit card balances in full each month if at all possible. Trended data rewards this pattern far more than the older model did.
2. If you can't pay in full, keep utilization steady or trending down — not up — across statement cycles.
3. Consider opting into UltraFICO if you have strong banking habits but a thin credit file.
4. Watch both VantageScore (free) and FICO (lending decisions). They will diverge sometimes; that's expected.
5. The 24-month behavior window means your work today scores better in 2027 than it does today. Start now.

**Your future self is reading the report you're writing today.**

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