Does Not Affect Credit Score
Education
Years lived in a single location
Income
Late payments less than 30 days past due date
Late utility payments (could hurt you if it becomes a collection)
Bounced checks (could hurt you if it becomes a collection)
Rent history (could hurt you if evicted or if it becomes a collection)
Child support or alimony (unless you don't pay on time)
Age, race, religion, nationality, gender, or marital status
Job occupation or employment history
Inquiries you make into your credit report
Inquiries an employer makes into your credit report

Does Affect Credit Score
Account payment information
Public records (judgments, liens, collections)
Duration account is past due
Amount that is past due
Recency of past due items
Number of delinquent items
Number of accounts in good standing
Amount you owe on all accounts
Amount you owe on individual accounts
Type of balance you carry
Number of accounts with balances
Utilization rate on revolving accounts
Balance as % of original amount borrowed
Average time accounts open
Time since account opened
Time since last activity
Proportion of new to old accounts
Number of inquiries
Time since last inquiry
Prior problems
Mix of credit types