

CREDIT SCORE IMPROVEMENT CHECKLIST

Credit Score Improvement Checklist

Pay Bills on Time

- Set up payment reminders
- Designate days to pay bills
- Pay twice a month
- Record when every bill is paid
- Pay off highest interest rate first
- Make extra payments when possible

Check for Credit Report Errors

- Talk to credit bureau
- Clearly identify each inaccurate item
- Explain why it's incorrect
- Request deletion or correction

Credit Score Improvement Checklist

Keep Balances Low

- Get credit card transaction alerts
- Track card balance online
- Plan credit card use
- Monitor the main cause of growing balance
- Stay below 50% of limit

Utilize Existing Accounts

- Limit to 2–3 cards
- Use all cards regularly
- Ask for a higher balance
- Lower credit utilization rate

Keep Inquiries Down

- Only check credit score when absolutely necessary
- Apply for loans within the 14-, 30-, or 45-day window

Need extra help? Get in touch!

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