



Step 01

Stop missing payments
(and if you haven't, don't start)

Step 02

Establish different types of credit
(not only credit cards)

Step 03

Keep your utilization ratio low
(it shouldn't exceed 30%)

Step 04

Have a well-established credit
history

Step 05

Don't apply for too much new
credit

Step 06

Consider applying for a secured
card

Why Credit Score Improvement Guide For Workers 34125

Jin-Ying Zhang



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