

# Credit Score Improvement Strategy: Payment Timing



**Receive Credit Card Bill**

The bill arrives in the mail or online.

Most people pay after the bill is received.

**Pay After Statement Date**



**Credit Report Shows High Balance**

The credit report reflects the full balance.

Pay a portion or all of the balance early.

**Pay Before Statement Date**



**Credit Report Shows Low Balance**

The credit report reflects a lower balance.

Lenders view the lower balance on the report.

**Lenders See Lower Balance**



# Easy Credit Score Improvement Guide For Students

**Annelies Wilder-Smith**



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