

# 8 WAYS TO IMPROVE YOUR CREDIT

## GET A COPY OF YOUR CREDIT REPORT



IT'S IMPORTANT TO GET A COPY FROM ALL 3 BUREAUS

## REPORT ERRORS



A STUDY FOUND 79% OF CREDIT REPORTS CONTAINED A MISTAKE

## PAY YOUR BILLS ONTIME



CONSIDER AUTOMATING PAYMENTS

## MAKE FREQUENT PAYMENTS



PAY DOWN YOUR CARD TWICE A MONTH

## PAY DOWN THE CARD THAT IS CLOSE TO ITS LIMIT 1ST



A CREDIT SCORE IS AFFECTED BY YOUR TOTAL DEBT-TO-CREDIT RATIO

## ASK FOR HIGHER LIMITS, THEN DON'T CHARGE



AVAILABLE BALANCE HELPS DETERMINE CREDIT WORTHINESS

## KEEP CREDIT CARDS OPEN



ALSO AVOID OPENING ANY OTHERS

## MIX IT UP



HAVING BOTH A LOAN AND CREDIT CARD BOOSTS YOUR CREDIT-WORTHINESS

# Why Credit Score Improvement Tips 31880

**L Darling-Hammond**



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