



- 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 Explained For Students

Jicheng Xie



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