

# Strategies for Credit Score Improvement

**1** Negotiate lower interest rates with issuers.



**2** Become an authorized user on a reliable account.



**3** Diversify your credit with a mix of account types.



**4** Implement strategic credit inquiries.



**5** Regularly monitor and review your credit report.

# Beginner Friendly Credit Score Improvement Step Plan For Creators

**Jin-Ying Zhang**



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