
IMPROVING YOUR CREDIT SCORE

Whether you have a poor, fair, good, or excellent score, there's almost always room for improvement. Working to improve your score can be a lengthy process, but taking these steps can help you significantly!

Request Your Credit Reports

Request your credit reports for free from all three of the credit agencies. You can do this once per year for free from AnnualCreditReport.com.

Review For Accuracy

Review your credit reports to ensure that all of the information contained within is accurate. If you find any inaccuracies, contact the credit bureau for help in correcting them.

Make Payments on Time

Contact your creditors to come up with a repayment plan for each debt on your report. When you accrue any new debt, such as payday loans, credit cards and other similar forms of debt, pay it off in full each month.

Focus on Financial Peace

Consider focusing less on your credit score and more on achieving financial peace. Paying off your debts and learning how to manage your debts in the future will give you financial peace of mind as well as a higher credit score.

Strive to be responsible by paying bills on time and maintaining a low debt to income ratio (monthly debt payments vs. your monthly income) and a debt to available credit ratio of less than 25%.