

What builds & Best Practices for Your Credit Score?

What Builds?

Payment History: %35
Amount Owed: %30
Length of Credit History: %15
New Credit: %10
Types of Credit Used: %10

Best Practices?

1. Pay your bills on time and the required amount.
2. Keep bills current and credit cards should be within credit limits for 12 consecutive months.
3. Maintain low balances on credit cards – keeping under 30% of the credit limit allowed.
4. Apply for new accounts sparingly – do not transfer balances frequently.
5. Check your credit report for accuracy.
6. Limit number of Credit applications made.
7. Repay old delinquencies.

Need More Help?

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