

7 STEPS TO BUILD YOUR CREDIT SCORE

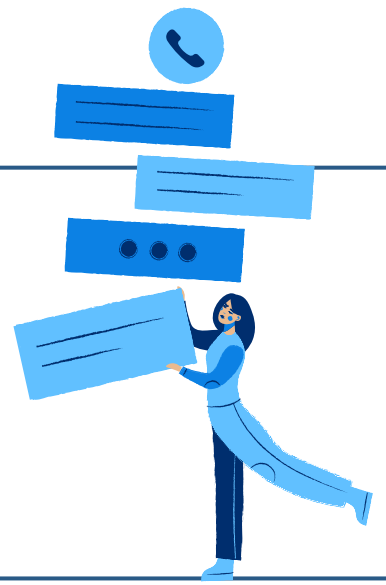


PAY YOUR BILLS ON TIME

Make a habit of paying early or on time to reduce the likelihood of late fees and improve your credibility.

MAINTAIN LOW OR NO BALANCE

The less you owe, the less interest you pay, which means money back in your wallet.

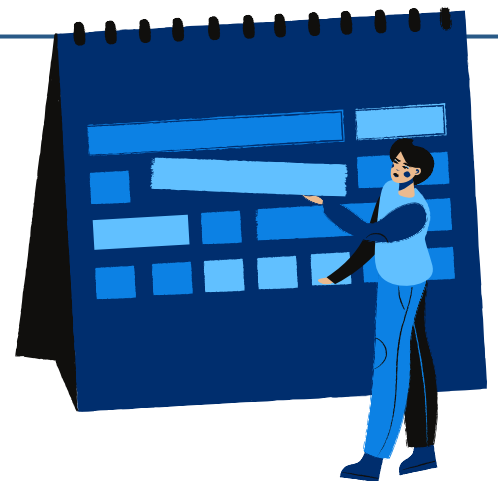


CHECK YOUR CREDIT REPORT

Know what and who you owe to confirm validity of charges, track your credit, and maintain good standing.

REPAY OR SETTLE DELINQUENCIES

Create a repayment plan or discuss options with debt collectors to reduce the charges owed.



LIMIT CREDIT CARD APPLICATIONS

Reducing your debt involves removing temptations and focusing on current financial goals.

DO NOT CLOSE CREDIT CARDS

Your current credit cards and trade lines are actually assisting in building credit. Removing them halts the process and hurts your score over time.



UNDERSTAND THE ELEMENTS OF CREDIT MAINTENANCE

Research or connect with a finance coach to breakdown the elements of credit that determine your score and impact your report.



Connect with a Financial Coach for a FREE consultation

(813) 434 - 3386

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