

Better Credit=More \$\$\$\$



Get and review your credit reports at www.annuacreditreport.com.

- View Equifax, Experian, and TransUnion-credit reporting agencies
- Is everything here mine?
- Are the details correct?

Look at your credit score.

- 850 to 750 GREAT
- 750 TO 640 GOOD
- BELOW 640 WORSE

Pay on time, every time.

- 1/3 of your credit score rides on this action.
- Set up automatic payments
- Establish an alert system on your calendar

Need to owe less as quickly as possible.

- Pay promptly and do not carry a balance higher than 10% of your limit.
- Do not open too many credit lines at once.
- Pay more per month than required. Out of debt much earlier.

Can't eliminate debt and improve your score. Visit a nonprofit credit counseling agency.

- See Handout from Money Management International
- Agencies will review what you owe, talk to lenders about new payment plans. And even eliminate some fees.
- Be careful of scams from credit repair companies.