

# Tips to improve the 5 factors affecting your credit score

## 1 Payment history

- Make your payments on time
- Set reminders for payments



## 2 Credit utilization

- Increase your credit limit
- Keep your balances low

## 3 Credit age

- Keep accounts active
- Piggyback by becoming an authorized user



## 4 Credit mix

- Have both revolving and installment lines of credit
- Diversify with credit cards, auto loans and home loans



## 5 New credit

- Don't apply for new lines of credit regularly
- Wait six months before applying for a new card



# Improving Credit Score For Beginners In The United States How To Start

**O García**



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