

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



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Financial Joy Ken Okoroafor, Mary Okoroafor, 2024-03-28 THE INSTANT SUNDAY TIMES BESTSELLER As seen on ITV s This Morning A life changing 10 week plan to help you to turn your life around and design a path to financial freedom enriched with the small experiences that bring you joy Stop worrying about money Start enjoying your life You might be struggling in debt living paycheque to paycheque or worried about preparing for retirement maybe you re considering your first investment or you just want an escape plan from the 9 to 5 Wherever you are on your journey this book will revolutionize your lifestyle and your relationship with money Authors Ken and Mary Okoroafor started out as resource poor working class immigrants and have built a life of financial independence and joyful moments through hard work smart saving and savvy investing They know what it feels like to start from ground zero and as a chartered accountant and former CFO Ken shares his financial expertise to help you unlock the secret to building wealth You ll learn how to take control of your finances develop good money habits become debt free invest in assets and multiply your income so you can create the freedom to travel spend time with your loved ones and plan for a stress free early retirement all whilst prioritising your wellbeing and having fun It also includes a dozen real life interviews with singles couples and those with children from different backgrounds age groups and stages of their money journey including a few well known public figures Financial joy can be achieved by anyone and it can start today not tomorrow The book that s been missing from this genre A joy to read and learn from Cait Flanders bestselling author of THE YEAR OF LESS and ADVENTURES IN OPTING OUT A book to savour JL Collins author of the international bestseller The Simple Path to Wealth The most joyful money book out there Selina Flavius author of Black Girl Finance Sunday Times Bestseller No 6 in Paperback Non fiction April 2024 *Get Good with Money* Tiffany the Budgetnista Aliche, 2026-03-31 NEW YORK TIMES WALL STREET JOURNAL AND USA TODAY BESTSELLER A ten step plan for finding peace safety and harmony with your money no matter how big or small your goals and no matter how rocky the market might be by the inspiring and savvy Budgetnista No matter where you stand in your money journey Get Good with Money has a lesson or two for you Erin Lowry bestselling author of the Broke Millennial series Tiffany Aliche was a successful pre school teacher with a healthy nest egg when a recession and advice from a shady advisor put her out of a job and into a huge financial hole As she began to chart the path to her own financial rescue the outline of her ten step formula for attaining both financial security and peace of mind began to take shape These principles have now helped more than one million women worldwide answer their most pressing financial questions How to pay off debt How to save money How to build wealth Revealing this practical ten step process for the first time in its entirety Get Good with Money introduces the powerful concept of building wealth through financial wholeness a realistic achievable and energizing alternative to get rich quick and over complicated money management systems With helpful checklists worksheets a tool kit of resources and advanced advice from experts who Tiffany herself relies on her Budgetnista Boosters Get Good with Money gets crystal clear

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