

# 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



# Tools Proven Strategy For Improving Credit Score Organically Proven

**Jin-Ying Zhang**



## **Tools Proven Strategy For Improving Credit Score Organically Proven:**

*Unlocking Credit Excellence* Barkev Tchalikian, If you've ever felt overwhelmed by credit scores confused by credit reports or unsure how to rebuild your financial standing you're not alone *Unlocking Credit Excellence* is your clear beginner friendly roadmap to understanding repairing and mastering your credit no complicated jargon no intimidation just practical steps that work Whether you're starting from scratch recovering from past mistakes or simply aiming to boost your score this guide gives you the tools strategies and confidence to build lasting financial health *Machine and Tool Blue Book*, 1940

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