Tips to improve the 5 factors affecting your credit score

1 Payment history

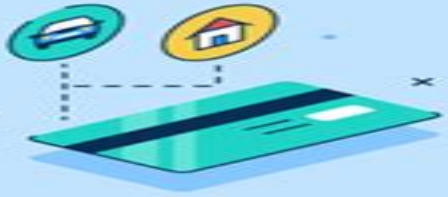
- Make your payments on time
- Set reminders for payments

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

Source: Lexington Law

Score For Stay At Home Parents Proven Strategy For Improving Credit

Liying Dong

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