5 TIPS TO IMPROVE YOUR CREDIT RATING

5 easy steps to improve your credit rating

The importance of your credit score and history is so obvious that you'd think it would be taught in school... but for many of us, it was not!

You may be able to significantly impact your credit scores within just a few months by observing these tips. I have seen credit history jumping by 100 points within months just buy doing little changes.

- 1. Have at least 2 reporting liabilities
- 2. Keep the balance under 70% of the credit limit
- 3. Always pay in time, schedule pre-approved payments when possible
- 4. Keep your cards for a long time to establish a lengthy history
- 5. Be careful about who is pulling your credit bureau

When I was first granted credit as a young adult, I made some mistake that could of been avoided. This was hard and awful, and a valuable learning experience. Now, a little older and a lot wiser, I can offer a few tips to help fix a bruised credit score.

For specific advice related to your situation, please feel free to contact me directly.



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