

CREDIT SCORE CHECKLIST

Take control of your credit with these simple steps.

Step 1: Check Your Credit Report

- ☐ Request your free credit report at AnnualCreditReport.com
- ☐ Review it carefully for errors, late payments, or accounts you don't recognize.
- ☐ Dispute inaccuracies right away.

Step 2: Pay On Time, Every Time

- ☐ Set up autopay or reminders for all bills (credit cards, loans, utilities).
- ☐ Even one late payment can drop your score significantly.

Step 3: Keep Credit Utilization Low

- ☐ Keep balances below 30% of your credit limit (below 10% is even better).
- ☐ If possible, make extra payments during the month to lower your usage.

Step 4: Avoid Too Many Hard Inquiries

- ☐ Only apply for new credit when necessary.
- ☐ Space out applications by at least 6 months.

Step 5: Build Positive Credit History

- ☐ Keep older accounts open (longer history helps your score).
- ☐ Use a mix of credit types (credit card + installment loan).
- ☐ Consider a secured credit card if you're rebuilding credit.

Step 6: Lower Your Debt Over Time

- ☐ Focus on paying off high-interest debt first.
- ☐ Try the "Snowball" or "Avalanche" method to stay consistent.

Step 7: Monitor Your Progress

- ☐ Use a free credit monitoring app (Credit Karma, Experian, etc.).
- ☐ Track changes monthly to see your efforts pay off.

Pro Tip:

Consistency is key. Improving your credit score is a process, but every small step adds up to big results.



Next Step:

👉 Want personalized help creating a plan to boost your score faster?

[Book Your Free 15-Min Consultation](#)

CONTACT ME

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