

4 WAYS TO

BOOST YOUR

CREDIT SCORE FAST

*..and get the credit you deserve!*



[ncesnow.org](http://ncesnow.org)

**NATIONAL CREDIT  
EDUCATIONAL SERVICES**

# Become an Authorized User

Become an authorized user on a family member's credit card. For maximum effect, this person must have an excellent payment record and a long payment history.

If you've had a checkered past with your own credit cards, this may be a tough sell. But, you don't ever have to have an actual card or use the account for this to work!

The benefit is in associating yourself with the other person's excellent track record. Their good habits will now reflect positively on your credit record, giving your credit score a much needed a boost.

Your poor history will not "leak" onto their good record. It's a one-way street as long as you do not use any of their accounts irresponsibly.



# Make 1 Extra Payment Per Month

Make 2 payments a month to your credit card. The timing of these payments is important. Split your regular payment in half and pay one half right BEFORE the statement end date and the other one just BEFORE the payment due date.

Why? The first payment lowers the balance the credit card company reports to the credit reporting companies (which can improve your credit score) and the second keeps your payment on time and current.

You get two added bonuses with this tip... 1) You'll pay less interest each month because of how the split payments lower your balance before the statement end date. 2) You'll pay down your balances faster if you stick to your two-payment-a-month schedule!



# Pay Down Your Car or Student Loans First

If you come in to a bit of cash (like from a bonus at work or a tax refund) the best debt to pay down is your car loan or student loan. These types of loans usually have a high initial balance, so when the current balance on them is very low, it can give your credit score a big boost.

Here's the trick - DON'T pay it all off at once! Go ahead and make a fat payment before that extra cash slips through your fingers, but leave about a \$100 balance for next month.

When the very low balance on your installment loan posts to your credit file, your credit score will make a nice jump. This is the perfect time to apply for a new credit card with a better interest rate or for a home mortgage. But, move fast. Once that installment loan is at a zero balance, it no longer goes into the FICO calculation.



# Enroll in the NCES Credit Restoration Program

National Credit Educational Services [NCES] is a 501c3 nonprofit organization offering credit counseling and free education in all 50 states.

We can teach you how credit works, how to fix your credit report, and – most importantly – how to overcome the financial hardships of your past while building a brighter, more secure future.

Most NCES customers achieve 50 - 100 point gains in their credit scores. Gains of 150 points (or more) are common. Imagine the possibilities!

We've helped thousands of consumers across the country through this process. And we are ready to help you, too. Everybody deserves a second chance!

**Questions? Contact me today!**

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