

Debt Snowball Strategy Guide

Credit Builder Toolkit

This toolkit is designed to help you understand, build, and improve your credit score step by step.

Step 1: Know Your Credit Report

- Get your free credit report from AnnualCreditReport.com.
- Check for errors and inaccuracies.
- Dispute incorrect items with credit bureaus.

Step 2: Pay on Time

- Your payment history makes up 35% of your credit score.
- Set reminders or automatic payments to avoid missing due dates.

Step 3: Reduce Credit Card Balances

- Keep your credit utilization below 30%.
- Pay more than the minimum due each month.

Step 4: Build Positive Credit History

- Consider secured credit cards or credit-builder loans.
- Use them responsibly and make regular payments.

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Step 5: Monitor Your Credit Regularly

- Use tools like Credit Karma or Experian.
- Track your progress and watch for signs of identity theft.