

# 5 Ways to Improve Your Credit Score

## *What is a Credit Score Exactly?*

If you currently have a mortgage or looking to obtain one, it is imperative you maintain a healthy credit score.

The three digits that make up your credit score tell a lender a lot about your credit history and ultimately the status of your financial health. Essentially, lenders use the score to assess the risk you present as a potential borrower – which significantly impacts if and how much lenders are willing to let you borrow. Two reporting agencies Equifax and TransUnion determine your credit score using a scale from 300 to 900. Higher scores on this scale indicate a healthy credit score and lower on the scale indicate more risk for the lender.



- 1 Know Your Credit History
- 2 Pay Your Bills on Time
- 3 Keep Your Balances Low
- 4 Maintain a Credit History
- 5 Get Help

Need help improving your credit score? Contact me today!

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