

# 8 WAYS TO IMPROVE YOUR CREDIT

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## REPORT ERRORS



A STUDY FOUND 79% OF CREDIT REPORTS CONTAINED A MISTAKE

## PAY YOUR BILLS ONTIME



CONSIDER AUTOMATING PAYMENTS

## MAKE FREQUENT PAYMENTS



PAY DOWN YOUR CARD TWICE A MONTH

## PAY DOWN THE CARD THAT IS CLOSE TO ITS LIMIT 1ST



A CREDIT SCORE IS AFFECTED BY YOUR TOTAL DEBT-TO-CREDIT RATIO

## ASK FOR HIGHER LIMITS, THEN DON'T CHARGE



AVAILABLE BALANCE HELPS DETERMINE CREDIT WORTHINESS

## KEEP CREDIT CARDS OPEN



ALSO AVOID OPENING ANY OTHERS

## MIX IT UP



HAVING BOTH A LOAN AND CREDIT CARD BOOSTS YOUR CREDIT-WORTHINESS

# Why Credit Score Improvement Ideas

**Charles Carradine**



## **Why Credit Score Improvement Ideas:**

**The Complete Idiot's Guide to Improving Your Credit Score** Lita Epstein, 2007-12-04 Get more with a lower score Credit history can make or break your chances of getting a house an apartment or a loan Now you can stay abreast of your credit score and your future by thoroughly understanding the publicly released FICO number once reserved for lenders and businesses only This invaluable guide busts the credit myths and explains key ways to use credit pay bills pay off debt deal with crisis and avoid scams in order to make the credit score work for you Includes a glossary resource section and sample letters Credit Booster:Ultimate Guide to a Better Credit Score ,2006 Bad Credit Score? Improve Your Credit Score Into An Awesome One Nick Dubay, 2012-07-30 ABOUT THE BOOK Having a good credit score will save you thousands of dollars over your lifetime as well as give you the opportunity to finance many projects and purchases that you would otherwise not have access to Your credit score also reflects your financial sense in that many employers and corporations use it to make judgments about you Bearing these facts in mind it is easy to see how improving your credit score immediately improves your access to money and better interest rates Raising your credit score is often a daunting task at least in theory since many people do not fully understand how a credit score is scored or what affects it whether positively or negatively Relax you ve already taken the first step in fixing your own credit you re reading this ebook When it comes to your credit score information and education are as crucial as establishing and maintaining positive financial habits Your credit score is a snapshot of the potential risk you pose to those willing to lend you money like a credit card company or bank It is merely one part or factor that helps determine your eligibility for a credit card and is not a personal judgment against you Other factors that go into making a credit decision can include your total debt to income ratio employment history and income levels Even looking at mortgages and home loans the consumer has to realize just how important a factor their credit score is in getting a loan it requires the same degree of consideration that the loan s interest rate and terms do Here s a San Francisco Chronicle article that talks about just that topic Because the world of credit scores is so murky people often give up on even trying to understand it or trying to improve their financial positions and score It is really quite simple to improve your score and the following pages will give you a better understanding of how to make positive changes while empowering you to build and maintain an informed position on money and your finances There are dozens of credit score websites and products available for purchase Some of these products promise to help raise your credit score or help you monitor your score exclusively Know that by law you are allowed to access your credit score for free at least once per year Also many of the products and services being offered to you are poor substitutes for a little education and research just like you are doing here with this ebook There is nothing that a credit score service can do for you that you cannot already accomplish yourself with a little bit of knowledge and perseverance You do not need to spend a dime to effectively monitor and improve your credit score EXCERPT FROM THE BOOK The next step after requesting your credit report is to better understand what goes into your score The accounts

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**Building Wealth and Eliminating Debt** Charles Carradine,2009-11-09 This book is an innovative financial literacy manual that can guide your prosperity strategy for years to come It is loaded with powerful strategies and tactics designed to help you avoid debt overload and build wealth It is a financial management resource that you can reference over and over again It contains what is arguably the most comprehensive array of educational concepts written on the subject of financial literacy Every chapter is packed with helpful information from interpreting and correcting your credit report to improve your credit score to avoiding scams that can derail your wealth strategy to providing debt elimination and wealth building plans that can be tailored and modified to fit your individual circumstances The chapters on identity theft prevention and resolution and avoiding foreclosure are invaluable There is a chapter on how to prevent and control youth debt that is filled with a wealth of gold nuggets that will serve young consumers for a lifetime

**Improving the School-building Facilities of One- and Two- Teacher Districts Thru Measurement** Julian Edward Butterworth,1922

**Klout Matters: How to Engage Customers, Boost Your Digital Influence--and Raise Your Klout Score for Success** Gina Carr,Terry Brock,2013-10-11 Build Credibility Get More Business and Increase Profits with DIGITAL INFLUENCE Strong influence translates to more business and nothing measures influence like Klout which has scored more than 100 million people and companies A high Klout score has become one of the most important business assets today It can mean the difference between business success and failure It can affect your job prospects how your customer service complaints are handled and whether you re recognized as an expert in your industry In Klout Matters two of today s top social media gurus show you how to raise your Klout score and use it to your advantage Klout Matters offers simple strategies you can begin using right away It provides step by step guidance that will help you rise above the online noise to stand out build trust and grow your business Terry Brock and Gina Carr show you how to engage with customers in this fast paced ever changing field Use their proven principles to make your Klout score rise to the top Harvey Mackay 1 New York Times bestselling author of Swim with the Sharks without Being Eaten Alive Everyone wants more impact influence and recognition Buy this book and implement the ideas and strategies so that you go from Klout to significance Jeffrey Gitomer New York Times bestselling author of The Little Red Book of Selling and 21 5 Unbreakable Laws

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