

1 Review your credit report

Your credit score is affected by a number of factors. So knowing what's on your credit report will help you figure out exactly where you stand. Your credit score can give you a general sense of your creditworthiness. But your credit report can offer much more detail.

2 Pay your bills on time

Paying all your bills on time may be easier said than done. But your payment history is a main driver of your credit score. And negative information in your payment history—like missed or late credit card payments—could affect your credit score for years. Missing payments could have other consequences too, like late payment fees.

3 Catch up on overdue bills

If you have bills that weren't paid on time and are past due, you'll want to get caught up. And if you've fallen behind on your credit card payments, there are several steps you can take to get caught up again.

4 Keep some of your credit available

How much of your available credit you use is also called credit utilization. This is important, since keeping your credit utilization below about 30% can show you're managing your credit responsibly and not overspending.

5 Stay on top of your progress

As you work on building up your credit score, consider getting a credit monitoring tool. You can use your current credit card apps to give you a good idea of where you are... You'll get alerts when there are meaningful changes to your TransUnion credit report. And you can always see your VantageScore® 3.0 credit score to keep an eye on your progress.



To help build your credit score

Contact me to learn more, and get on the right track to improved credit!



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