

Ways to Improve Your Credit

Take out new credit.



Taking on new credit, like car payments (collateral loans), and making those payments on time will help you build credit.

Set up automated payments.



You won't miss any payments if they happen automatically! Save yourself the hassle and keep them automated.

Pay your credit card balance in full.



The less money you have on your credit card, the better. If you pay off your bill in full each month, you'll avoid interest fees and build credit.

Have more available credit than used credit.



Especially when it comes to credit cards, try to use less than half the credit you have available. If you can keep your balance under half, it'll give your score a boost.

Borrow only what you can afford.



Try not to live beyond your means. Borrowing what you can afford means you should have the funds to pay it back and maintain good credit.