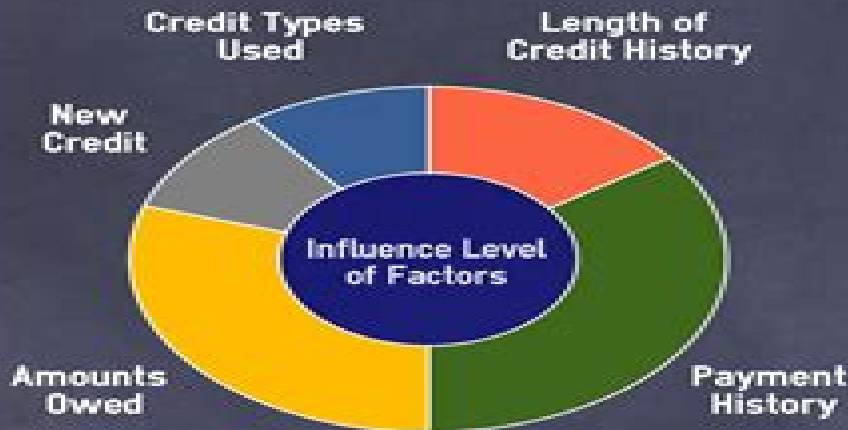


# Easy, Worry-Free Ways to Boost Your Credit Score

## What's In a Credit Score?



### What's NOT counted

Unpaid Medical Bills

Bills already paid or settled

## FICO Credit Score Ranges

700 - 850	Excellent
680 - 699	Good
620 - 679	Average
580 - 619	Low
500 - 579	Poor
300 - 499	Bad

## Use Rating Factors to Your Advantage

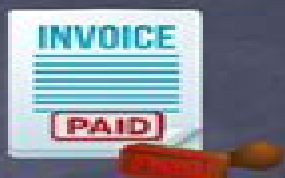
### Be Timely



Enroll in autopay through your bank so you have full control over payment scheduling.

Pay multiple times a month before statement closing date!

### Be Dedicated



Pay down the highest interest rates first, and only use credit when absolutely necessary.

Look for low interest rates or cash back offers!

### Be Smart



Use credit for larger, urgent purchases you know you will be able to pay off in a reasonable amount of time.

Keep balances under 30% of credit limits!

### Be Loyal



Keep older accounts open. Transfer higher interest balances to older accounts with lower interest rates.

Request a credit limit increase- but don't use it all!

### Be Picky



Be selective when applying... Major issuers and credit union rates often trump retail and bank rates.

Avoid applying for credit when you don't really need it!

# Payment Plan Credit Score

**Lauren Gardner**

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name bar.

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