

How Do I Increase My Credit Score?



1. Pay your bills on time.
2. Make frequent and consistent payments.
3. Ask for a higher credit limit while keeping your balance the same. This shows you're not using the full amount you're approved for, which reflects responsible credit use.
4. Fix errors on your credit report.
5. Ask a relative or friend with a long record of responsible credit to consider making you an authorized user.
6. Use a secured credit card.
7. Keep credit cards open, even if you're not using it.
8. Mix it up: have a combination of things that count toward your credit, like both loans and credit cards.

We believe that ALL people deserve a chance to learn and succeed.

Ascendant Community Education ("ACE") partners with banks and other financial services companies to provide free financial literacy education to low to moderate income households.

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Learning Together to Make Life Better