

# MAKE THAT CREDIT SCORE RISE



Raising your credit score takes a sensible approach, and here are some simple tips we've put together to get you started. Then you'll be in position to watch that score go up, up, up.



Late payments and collections can drag your score down. Payment history accounts for nearly 40% of your score, so make it a habit to pay on-time.



Shoot for using 30% or less of the credit that's available to you.



Get in the habit of requesting your credit score and look for any mistakes on the report that should be fixed.



Opening new cards just to raise your available credit can actually hurt you. That said...



...Closing credit cards you don't use may reduce your available credit, which can be a negative on your report.



Using varied types of credit - like credit cards, home loans and personal loans - looks good on your report.

