

**THE MONEY
MAKE-UP
ARTIST**
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**HELPING YOU TOWARD FINANCIAL
FREEDOM**



10 MORE Way's To Raise Your Credit Score

- 1. HAVE DIFFERENT TYPES OF CREDIT.** It is a good idea to have different types of accounts, such as, a mortgage, auto loan, or bank loan, instead of relying entirely on credit cards. A good credit mix shows that you are responsible with all types of credit.
- 2. KEEP IN TOUCH WITH CREDITORS.** Call them instead of them calling you. Discuss your accounts with them and you may be able negotiate lower rates.
- 3. WAIT TO MAKE PURCHASES.** Establish a wait rule, such as 48-72 hours or even up to two week's. This will keep you from making purchases on a whim. After you have had time to think about it for awhile, you will know whether or not you really need to make this purchase.
- 4. START WITH A SMALL LOAN.** Starting small will help you prove you can keep an account in good standing, and it will look good for you in the future. This way, if and when you are in need of a larger loan, you already have some good credit built up.
- 5. BE CAREFUL OF BALANCE TRANSFERS.** Watch for hidden fees attached to transferring your balance from one credit card to another. Make sure to read the find print, if you are considering transferring a balance.

6. **AVOID RETAIL CARDS.** It is tempting to open a card for a discount off of one purchase, but it is probably not worth it in the long run, if your credit score is low.
7. **BECOME AN AUTHORIZED USER.** If you have poor credit, see if you can become an authorized user on a family members account. This could help you raise your credit score fast.
8. **HAVE A CHECKING AND SAVING'S ACCOUNT.** Credit cards are not the only things that factor into your score. It is a good idea to show a history with other types of account's in good standing.
9. **USE AUTOMATIC PAYMENTS.** Automatic payments are a great way to keep up with recurring bill's. You will never forget to pay the bill if it gets paid without you manually having to send in the payment.
10. **DON'T CHARGE TOO MUCH.** A lot of small charges add up faster over time. Making every day purchases on a debit card instead of a credit card, may help you keep better track of those charges.