Start building better credit today.

Eight simple steps, in plain words. You don't have to do them all at once. Check off one at a time and keep going.

- [ ] **1. Get your free credit reports**
  Go to **AnnualCreditReport.com**, the official free site. You can check your reports from Equifax, Experian and TransUnion for free every week.

- [ ] **2. Look for mistakes**
  Check your name, address and every account. See something wrong, like an account you never opened? You can **dispute it with the credit bureau for free**.

- [ ] **3. Pay every bill on time**
  On-time payments matter most for your score. Set up **autopay or phone reminders** so nothing slips.

- [ ] **4. Keep card balances low**
  Try to use **less than 30% of each card's limit**. On a $1,000 limit, that means keeping the balance under $300. Lower is even better.

- [ ] **5. Keep older accounts open**
  Your oldest cards help show a longer history. Paying a card off is great; closing it isn't always needed.

- [ ] **6. Only apply for credit you need**
  Each new application can lower your score a little for a while. Space them out.

- [ ] **7. Watch out for scams**
  No one can legally remove **correct** information from your report just because you paid them. Be careful with anyone who promises a certain score or asks for big fees up front.

- [ ] **8. Starting a business? Keep money separate**
  Get a free **EIN** from IRS.gov and open a business bank account, so your business and personal money don't mix.

Want help with your next step?

Book a free call. We'll look at where you are and what to work on first.

Book My Free Call

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