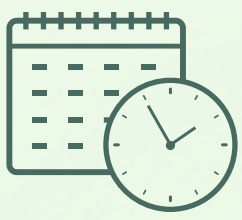
Credit Clarity Checklist

5 common credit mistakes and what to do next

Credit can be confusing, even when you pay your bills. These five checks can help you see what needs attention.



1. Missing a payment

Payments 30 days late can affect your credit. Fees may start sooner.
Try this: Set reminders or autopay for at least the minimum. Keep enough money in the bank to cover it.



2. Getting close to your credit limit

Using a large share of your limit can affect your score.
Try this: Keep balances low. Aim below 30%. You don’t need to carry a balance or pay interest to build credit.



3. Closing a card without checking the impact

Closing a card reduces your available credit and may raise your utilization.
Try this: Weigh the fees and risk of overspending. Ask about a no-fee option before deciding.



4. Applying for several cards at once

Card applications usually trigger a hard inquiry, which can lower your score.
Try this: Apply when a card meets a real need. Compare fees and terms before submitting an application.



5. Skipping your credit reports

Check for unfamiliar accounts, incorrect balances and payment errors.
Try this: Get free reports from all three bureaus at AnnualCreditReport.com. Report any errors you find.

Start with the next bill

Payment history is the largest factor in FICO® Scores. If you’re struggling to pay, contact your card issuer and ask about assistance.

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Your next steps

Check off what you've done. Pick one remaining step to start with.

- □ I checked my card due dates
- □ I set reminders or reviewed my autopay settings
- □ I compared my card balances with their limits
- □ I downloaded my credit reports
- □ I checked for errors or unfamiliar accounts
- □ I chose a balance to work on paying down

A quick guide to FICO® Score ranges

300 to 579	Poor
580 to 669	Fair
670 to 739	Good
740 to 799	Very good
800 to 850	Exceptional

These are base FICO® Score ranges. Other models may differ. A score alone does not guarantee approval or a particular rate.

Keep these links handy

Free reports: AnnualCreditReport.com
Credit questions: consumerfinance.gov
FICO® Score basics: myfico.com

General information about U.S. credit.

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