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## *Top Ten Personal Credit Nuggets*

### **1. Excellent credit is obtainable for the average.**

It will take hard work, consistency, determination, and perseverance. But it can be done, and it will be worth it once you get there.

### **2. Pay all bills on time.**

Your payment history is the largest (35%) measuring factor of your credit score, which means this is the most important area to focus on.

### **3. Debt to income ratio is best for your credit score at 10% or less – no more than 30%.**

Your DTI Ratio makes up 30% of your credit score. The second largest scoring factor of your credit worthiness.

### **4. Invest in a bill organizer/reminder system.**

Participate in calendar pop-ups/reminders. Stay ahead of the game.

### **5. Create a budget & commit to using it.**

Written or electronic, it doesn't matter. It is a needed investment. You have to see what bills are there, what money is needed, and most importantly what money is available. Know where your money is going.

### **6. Know your Credit Score.**

Check it regularly, subscribe to a monthly monitoring service <https://www.myscoreiq.com/get-fico-preferred.aspx?offercode=43212137>

Remember, when it's free – you get what you pay for!

### **7. Collection Agencies can be sneaky!**

It is important to know what the SOL (statute of limitations) is for the state you reside in. Some collection agencies do not always operate within the law. Some try to collect on a debt that has reached or passed the SOL for payment.

### **8. It may not be a good idea to close an old credit card account.**

Just because an account is old or outdated, does not mean it will improve your credit score to close. It could mean quite the opposite! You want the bureaus to know that you are not new to the credit game, that you are a PRO! You need that credit history to show on your report.

### **9. something something something**

Items cannot come back as long as the item is current or paid at the time of removal or if the collection is older than three years. This holds true except in very rare circumstances.

### **10. Make it FUN**

When it's fun you look forward to improving your credit. Invite family and friends to participate with you.