

Credit Do's & Don'ts

Don't Do This

- Close old accounts (you lose age/history)
- Max out credit cards
- Apply for too many credit lines
- Ignore collections or charge-offs
- Pay a collector before disputing
- Co-sign for anyone unless you're 100% sure

Do This Instead

- Pay on time, every time
- Keep utilization low
- Dispute inaccurate items
- Set up auto-pay for important accounts
- Build credit with small, consistent activity
- Monitor your credit monthly