

Credit Basics Checklist

A quick checklist to help you build, maintain, and protect your credit health.

1■■ Check Your Credit Report

- Review reports at least once a year from [AnnualCreditReport.com](https://www.annualcreditreport.com).
- Dispute any errors you find.

2■■ Pay On Time

- Always make payments by the due date.
- Set up reminders or autopay if possible.

3■■ Keep Balances Low

- Aim to use less than 30% of your available credit.
- Paying down balances helps your score.

4■■ Limit New Credit Applications

- Each hard inquiry can lower your score.
- Apply only when necessary.

5■■ Build Positive History

- Keep old accounts open if possible.
- Use credit responsibly to show consistent positive behavior.

■ Tip: Good credit opens doors—better loan rates, rental approvals, and even job opportunities.