

Credit Score Improvement Checklist

Daily/Weekly Tasks

- ☐ Pay all bills on time (set reminders or automate payments)
- ☐ Monitor credit card balances (keep utilization below 30%)
- ☐ Check credit report regularly (look for errors)

Monthly Tasks

- ☐ Review credit utilization rate
- ☐ Pay off full balances when possible
- ☐ Avoid applying for multiple new credit lines

Quarterly/Annually

- ☐ Get a free credit report (AnnualCreditReport.com)
- ☐ Dispute any inaccuracies
- ☐ Set credit goals for the next quarter/year