Credit Score Boost Checklist

Step 1: Check Your Credit Report

[ ] Pull reports from all three bureaus

[ ] Identify any errors or outdated info

Step 2: Pay Bills On Time

[ ] Set up autopay for at least the minimum due

[ ] Create calendar alerts for due dates

Step 3: Reduce Credit Utilization

[ ] Pay down balances below 30%

[ ] Request credit limit increases

Step 4: Avoid New Credit Applications

[ ] Use pre-qualification tools instead

[ ] Space out any necessary applications

Step 5: Build Credit with Safe Tools

[ ] Open a secured credit card

[ ] Use a credit builder loan or app

Step 6: Track Progress

[ ] Log your current credit score: _____

[ ] Set a goal score: _____

[ ] Weekly check-in notes: _____