

Credit Score Improvement Tracker

Use this tracker to monitor and improve your credit score over time.

Step 1: Know Your Starting Score

Current Credit Score: _____ Date Checked: _____

Step 2: Monitor Key Factors

- Payment History: ☐ On-time this month
- Credit Utilization: ☐ Below 30%
- Credit Age: _____ years
- Inquiries This Year: _____
- Account Mix: ☐ Credit Cards ☐ Loans ☐ Other

Step 3: Monthly Progress Log

Month | Credit Score | Notes/Actions Taken

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Step 4: Goals

- Short-Term Credit Goal: _____
- Long-Term Credit Goal: _____