



Ways to Build Good Credit



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- Have a strong work history. This includes:
 - Holding a steady job.
 - Working consistently without periods of unemployment.
- Establish credit.
- Own a home.
- Have a strong bank account history. This includes:
 - Maintaining an adequate balance in a checking and/or savings account.
 - Paying back loans on time.
 - Paying back loans in full.
- Use credit cards to charge only what you can afford to pay.
- Use only a small amount of the credit you have been given.
- Pay all credit card bills in full and on time.
- Limit the number of credit cards that you have.
- Limit the number of requests for credit that are made in your name.



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