CREDIT BUILDING CHECKLIST

A step-by-step plan to build or rebuild your credit — plus a score tracker

STARTING SCORE ____________ GOAL SCORE ____________

Good credit is built with small, boring, consistent habits — you've got this

CHECKLIST + TRACKER

✓ CREDIT-BUILDING STEPS

- **Pull your free credit reports**
  Get all three at AnnualCreditReport.com — check for errors (see our dispute template).
- **Pay every bill on time, every time**
  Payment history is ~35% of your score. Set autopay for at least the minimum on each account.
- **Keep credit utilization under 30% (aim for 10%)**
  Balance owed ÷ credit limit. Pay down cards or ask for a limit increase.
- **Don't close your oldest card**
  Length of credit history helps your score — keep old accounts open and active.
- **Consider a secured card or credit-builder loan**
  Great starting point if you have no credit or are rebuilding.
- **Become an authorized user**
  Ask a trusted family member with good credit to add you to their card.
- **Only apply for new credit when you need it**
  Each hard inquiry can dip your score a few points — space applications out.
- **Check your score monthly & track progress**
  Free apps and many banks show your score — use the tracker below.

MONTHLY SCORE TRACKER

MONTH	SCORE	UTIL. %
		%
		%
		%
		%
		%
		%
		%
		%

MY CREDIT ACCOUNTS

ACCOUNT	LIMIT	BALANCE
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$

Do

- Pay on time — set reminders or autopay
- Keep balances low vs. your limits
- Keep old accounts open
- Check your reports for free every year
- Be patient — credit builds over months

Don't

- Max out your cards
- Miss or skip a payment
- Apply for lots of new credit at once
- Close your oldest card
- Pay for "credit repair" you can DIY

"Your credit score is a snapshot, not a life sentence — small habits move it every month."

My Next Milestone

By ____________ I want my score to reach ____________. The one habit I'll focus on this month is ______________________.