

CREDIT SCORE COMEBACK

Simple steps to rebuilding your credit

What Impacts Your Credit Score?

Your credit score is affected by several financial habits, including payment history, credit card balances, debt levels, length of credit history, and recent loan applications.

Signs Your Credit Score May Need Attention

- ☐ You've missed bill payments recently
- ☐ Your credit card balances are high
- ☐ You've been denied for a loan or credit card
- ☐ You're only making minimum payments
- ☐ You're relying heavily on credit cards
- ☐ You're applying for multiple loans or cards

Simple Ways to Start Improving Your Credit

- ☐ Pay bills on time
- ☐ Keep credit card balances low
- ☐ Limit new credit applications
- ☐ Pay more than the minimum payment

Questions to Ask Yourself

- ☐ Am I making payments on time?
- ☐ Am I using too much of my available credit?
- ☐ Do I have a realistic monthly budget?
- ☐ Could I benefit from credit-building tools or counseling?

Credit Building Tools that May Help

- ☐ Credit builder loans
- ☐ A free 15-Minute credit review
- ☐ Credit report monitoring

Things to Consider

- ☐ Credit improvement takes time and consistency
- ☐ Missed payments can remain on your credit report for years
- ☐ Carrying large balances may hurt your score
- ☐ Closing old accounts may impact your credit history

Before You Start

Gather this Information.

- ☐ Current loan balances
- ☐ Credit card balances
- ☐ Monthly payment amounts
- ☐ Credit report information
- ☐ Monthly income and expenses
- ☐ Collection notices or past-due balances

Ready to Explore Your Options?

Scan the QR code to apply online or learn more.



Questions?
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