CREDIT AWARENESS & REBUILDING GUIDE

UNDERSTAND CREDIT. REBUILD WITH PURPOSE.

THIS GUIDE HELPS YOU:

01 UNDERSTAND CREDIT

02 TRACK CREDIT HABITS

03 REDUCE UTILIZATION

04 BUILD PAYMENT HISTORY

05 REBUILD STRUCTURE

KNOWLEDGE CREATES CONTROL.

WHAT AFFECTS CREDIT?

FACTOR	WHAT IT MEANS	TIP
Payment History	On-time payments	Highest impact
Utilization	Balance vs limit	Keep low
Credit Age	Length of accounts	Longer is better
Inquiries	New applications	Limit hard pulls
Credit Mix	Different account types	Adds diversity

AWARENESS IS THE FIRST STEP.

PAYMENT HISTORY

PAY ON TIME

Consistency matters more than perfection.

SET REMINDERS

Avoid missed payments.

AUTOMATE WHEN POSSIBLE

Reduce human error.

COMMUNICATE EARLY

Contact creditors before falling behind.

LATE PAYMENTS DAMAGE MOMENTUM.

DISCIPLINE BUILDS IT BACK.

UTILIZATION TRACKER

ACCOUNT	LIMIT	BALANCE	UTILIZATION
Card 1			
Card 2			
Card 3			
Card 4			

H2H CREDIT RULE:

LOWER UTILIZATION = STRONGER POSITION.

REBUILD CHECKLIST

- [ ] 01 Review credit reports monthly
- [ ] 02 Dispute inaccurate information
- [ ] 03 Pay all accounts on time
- [ ] 04 Reduce high balances
- [ ] 05 Avoid unnecessary inquiries
- [ ] 06 Build positive habits consistently

SMALL CONSISTENT MOVES MATTER.

FINAL
ACTION PLAN

My current credit goal:

What habit needs improvement?

What debt will I focus on first?

When will I review my progress?

REBUILDING TAKES STRUCTURE.
LOCK IN.