

Credit Score Boost Checklist

Practical, no-gimmick steps to clean up your credit reports and build better credit habits, whether you're planning to buy a home, refinance, or just want lower borrowing costs.

HOW TO USE THIS CHECKLIST

Work top to bottom. The first section takes about an hour. The rest are habits you build over the coming months. Credit improves with time and consistency. Be wary of anyone promising instant results or offering to "erase" accurate negative information.

1 Know your starting point (this week)

- ☐ Get your free credit reports from all three bureaus (Equifax, Experian, TransUnion) at **AnnualCreditReport.com**
This is the official, federally authorized site. You don't need to pay to see your reports.
- ☐ Check a credit score you have free access to
Many banks and card issuers show one. Scores vary by model and bureau, so focus on the trend, not one number.
- ☐ Write down every account: balance, credit limit, due date, and whether it's current
- ☐ Highlight anything you don't recognize, any late payments you believe are wrong, and any incorrect balances

2 Fix errors on your reports

- ☐ File a dispute with each bureau that shows the error, online or by mail
Explain what's wrong and include copies (never originals) of supporting documents.
- ☐ Consider also disputing directly with the company that reported the information
- ☐ Keep a log: date filed, confirmation numbers, and copies of everything you send and receive
- ☐ Check your reports again after the investigation to confirm corrections
- ☐ If you see accounts you didn't open, visit **IdentityTheft.gov** (Federal Trade Commission) for a recovery plan

3 Never miss another payment

- ☐ Turn on autopay for at least the minimum payment on every account
- ☐ Set calendar or app reminders a few days before each due date
- ☐ Ask lenders to move due dates so they line up with your paydays
- ☐ Behind on a bill? Call the lender *before* you miss a payment and ask about hardship options
- ☐ Bring past-due accounts current as soon as you can

Payment history is one of the most important factors in common credit scoring models, so on-time payments are the foundation of everything else.

4 Lower your credit utilization

Utilization is how much of your available revolving credit you're using. For example, a \$500 balance on a \$2,000 limit is 25%. Lower is generally better, both per card and overall.

- ☐ Calculate utilization for each card and in total (balances ÷ limits)
- ☐ Pay down the cards with the highest utilization first, or the highest APR to save on interest
- ☐ Make an extra payment before the statement closing date, since that's when many issuers report your balance
- ☐ Ask your existing card issuer about a credit limit increase, but first ask whether it would trigger a hard inquiry
- ☐ Make a written payoff plan: list your debts, pick snowball (smallest balance first) or avalanche (highest APR first), and put any extra dollars toward one target each month. The **Rate Harbor Budget & Debt Payoff Planner** does the math for you.

5 Protect the age and health of your accounts

- ☐ Keep older, no-annual-fee cards open, and use them occasionally for a small purchase you pay off
- ☐ Think twice before closing a card, which can reduce your total available credit
- ☐ Only apply for new credit when you truly need it. Each application can mean a hard inquiry.
- ☐ Shopping for a mortgage or auto loan? Do your rate shopping within a focused window. Scoring models generally group these similar inquiries together.

6 Build credit if your file is thin

- ☐ Ask about a **secured credit card** from your bank or credit union, and confirm it reports to all three bureaus
- ☐ Consider a **credit-builder loan**, which many credit unions offer
- ☐ Ask a family member with excellent habits about adding you as an **authorized user**
Their account history may appear on your report, but so could their mistakes.
- ☐ Ask whether services that report rent or utility payments are accepted by the lenders you plan to use

7 Handle collections and old debts carefully

- ☐ Validate any collection account before you pay. You have the right to request debt validation from a debt collector.
- ☐ Get any payment or settlement agreement **in writing** before you send money
- ☐ Know that accurate negative information generally can't be removed early, but it typically affects scores less as it ages
- ☐ For a one-time late payment on an otherwise good account, you can ask the lender for a goodwill adjustment. It isn't guaranteed.

8 Protect your progress

- ☐ Place a free credit freeze with each bureau if you aren't applying for credit soon (you can lift it when needed)
- ☐ Set up account alerts for large charges and new accounts
- ☐ Review your reports regularly. They're free, so make it a habit.
- ☐ Avoid "credit repair" companies that demand upfront fees or tell you to dispute accurate information

My 90-day credit plan

Timeframe	My actions	Done?
Week 1	Pull reports · list accounts · turn on autopay	☐
Weeks 2–4	File disputes · build payoff plan · pay before statement dates	☐
Month 2	Check dispute results · keep paying down balances · no new credit	☐
Month 3	Re-check reports and score trend · adjust plan · celebrate progress	☐

RATE HARBOR FINANCIAL

Thinking about buying a home or refinancing?

Better credit habits can open more options. When you're ready to talk through your situation and see what you may qualify for, Rate Harbor Financial is here to help with clear, no-pressure guidance. Want the full roadmap? Get the **Rate Harbor First-Time Homebuyer Checklist & Guide**.

Disclaimer: This checklist is for general educational purposes only and is not financial, legal, or credit repair advice. Rate Harbor does not guarantee any specific change to your credit score. Results depend on your individual credit history and the scoring model used. Credit scoring models and consumer rights rules can change. Consult a qualified professional about your specific situation. © Rate Harbor. Free to share in its original, unaltered form.