

Free Credit Tips Guide

Simple steps to boost your credit score

Know Your Score

- Pull all three reports free at AnnualCreditReport.com
- Check FICO and VantageScore — they can differ
- Look for accounts you don't recognize (possible fraud)
- Note negative items: late payments, collections, charge-offs

The 5 Factors That Move Your Score

- Payment history (35%) — never miss a due date
- Credit utilization (30%) — keep balances under 30%, ideally under 10%
- Length of credit history (15%) — keep old accounts open
- Credit mix (10%) — installment + revolving accounts
- New credit (10%) — limit hard inquiries to what you truly need

Quick Wins (30–60 Days)

- Pay down revolving balances before the statement closes
- Request credit limit increases on existing cards
- Become an authorized user on a trusted family member's card
- Set every bill to autopay-minimum to prevent missed payments
- Dispute inaccurate items in writing with each bureau

Disputing Errors the Right Way

- Send disputes by certified mail with return receipt
- Include account numbers, what is wrong, and supporting documents
- Bureaus must respond within 30 days (45 in some cases)
- If the item can't be verified, it must be removed
- Keep copies of every letter and response

Long-Term Habits

- Build a 1-month emergency fund before adding new credit
- Use less than 30% of any single card's limit

- Review reports every 4 months — rotate bureaus
- Avoid closing your oldest account
- Consider a secured card or credit-builder loan if rebuilding

When to Get Professional Help

- Multiple collections or charge-offs
- Identity theft or mixed credit files
- Bankruptcy, foreclosure, or repossession on report
- Need a mortgage / auto loan within 6–12 months

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