

E-BOOK GIFT

CREDIT TIPS TO MAXIMIZE YOUR REPORTS & SCORES



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1. CREDIT CARD BALANCES

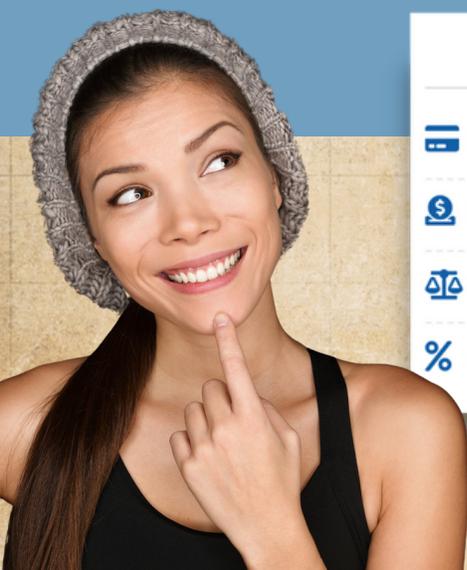
When it comes to using your credit cards, there is a proper way to use it to maximize your credit reports/scores.

Contrary to popular belief, balances over 8% of the credit limit will still deduct points from your scores. Therefore, make sure your balances do not exceed 8% of the credit limit each month.

Use your cards strategically for the purpose of developing good spending habits, thus, helping your credit profile.

Use the card for gas, groceries, things that you normally purchase with your debit cards. Then pay off the credit card balances each month and on time. It is important to get into this habit when your goal is to get financed.

Inside ScoreNavigator, under the Alerts tab of your credit card account, you will find the amount you should keep your balances under each month.



Recommendations	Explanations	Alerts
 Keep Transaction Activity After		20 th
 Best Date To Make Payment By		8 th
 Keep Balance Under		\$320
 Current - Balance Ratio		78%

2. WHEN TO MAKE A PAYMENT

It's not enough to make timely payments each month. There are little details that make a big difference when it comes to building your credit. Make it a habit to pay your credit cards *before* the reporting date. Many people pay their balances on or before the due date. However, if you want your credit reports to reflect the new balance, you must make a payment before the reporting date.

Once the creditor receives the payment, it is then their job to report the new information to the three credit reporting agencies: TransUnion, Equifax, and Experian.

Inside of ScoreNavigator, we tell you the exact date in which you should make a payment by for each of your credit cards.

Recommendations	Explanations	Alerts
 Keep Transaction Activity After		20 th
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3. APPLY ONLY IF NECESSARY

Do not apply for credit unless it becomes a necessity. It's best to check your credit data to ensure everything is being reported correctly.

Shop rates of financing with both auto dealers and mortgage companies. It's important to know the various rates they offer based on current credit scores.

There are calculators inside ScoreNavigator to help you determine how much you can finance from the rate based on your credit scores and your down payment.

This will keep you in the payment range you desire. Once you have determined the amount, we suggest you shop homes or autos within those perimeters.

DO NOT have anyone obtain your credit information until you are satisfied with what you want to purchase and you qualify financially. Companies will shop you around to see if lenders they use will lend you the desired amount to complete the purchase. These are considered hard pulls and will quickly lower your scores.



Use this calculator to see what it will take to pay off your credit card balance, and what you can change to meet your repayment goals.

Calculate View Report

Payoff goal (in months) can't be less than 1

Credit card information:	\$0	\$10k	\$100k	\$1m
Current balance:	\$0	\$10k	\$100k	\$1m
Interest rate (APR):	0%	10%	20%	30%
Payoff goal (in months):	0	40	80	120
Current monthly payment:	\$0	\$1k	\$5k	\$10k
Additional monthly charges:	\$0	\$1k	\$5k	\$10k
Annual fee:	\$0.00	\$0	\$66	\$133
Planned major purchases:				\$0

4. USE POINT DEDUCTION TECHNOLOGY

All accounts (**except public records**, i.e. bankruptcies, judgments, and tax liens) have **value**; but not all accounts have **point deductions**. This means that "negative" accounts also have value and may not necessarily be hurting your scores.

Why is this important? It is because most people think that they need to pay off or delete a negative account to help their scores. But doing so blindly may actually damage your scores further. Utilize Point Deduction Technology® as a guide to eliminate all of the guesswork.



The screenshot shows the ScoreNavigator interface with the following details:

- Navigation tabs: Positive Accounts, **Negative Accounts**, Other Information, Inquiries.
- Section: Negative Accounts - CLO (with a "Toggle Negative Closed" button).
- Account 1: DISCOVERFINI (2222050****) - 0 points.
- Account 2: **UPDATED** FSTUSA BKB (22222884****) - 0 points.
- Account 3: HSBCBANK (22222307****) - 0 points.
- Section: Collections (with a "Toggle Collections" button).
- Account 4: **?** NCO FINANCIAL (12345**) - 0 points.

A magnifying glass is positioned over the "0 points" values for the FSTUSA BKB and HSBCBANK accounts, with lines pointing to the text.

5. BUILDING CREDIT

Avoid companies who offer you to purchase tradelines. To purchase a tradeline means to pay someone that will add you as an authorized user to their (or someone else's) credit card account so that your scores and reports may benefit from it.

The best and most ethical way to benefit from an account is to be added as an authorized user to your **spouse** or **family member's** positive account(s). You should also avoid companies who want you to join clubs and pay monthly fees to have credit information reported to the credit bureaus. The best way to build credit is with **low-interest secured credit cards**. Start off with a low credit limit to develop healthy spending habits, then work your way up.

SECURED CREDIT CARDS AVAILABLE INSIDE SCORENAVIGATOR

When applying for a secured credit card, you must make a deposit to obtain it. The deposit minimum may start from \$200-\$300. The deposit amount will be your credit limit.



FOLLOW US

Well, there you have it: Credit Tips To Maximize Your Reports/Scores. We hope you learned new information that you can apply to your financial and credit situation today.

Don't forget to check your credit reports/scores often. This is especially important if you are looking to get financed in the near future. It is wise to prepare yourself for that moment so there are no surprises.

When you sign up for your ScoreNavigator credit reports/scores, you will receive a Quick Start Guide. This guide will show you how to locate your point deductions so you know where you are losing points. Then the guide will show you how to use the simulators which will give you the best recommendations on how to get those points back.

Don't forget to follow us on social media and sign up for our weekly newsletter for helpful tips! Last, share us with your friends and family who could benefit from this information. Till next time! :-)

**DOCUMENT YOUR CREDIT
JOURNEY AND TAG US**

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