



Cheatsheet: Tips for Credit Score Building

This is no legal advice, but helpful tips to advance your score over time.

Co-Sign

Combine Score

Have someone with a high score co-sign a contract. You get the deal & build credit.

Authorized User

Credit Card Benefits

Register as an authorized user on a family members card to push your account.

Bills and Rent

Register on Bills

If you live with someone, get on rent, phone & utility bills for on-time payments.

Secured Loans

Beginner Credit

Get a secured credit card or loan to get started on building your score.

Keep Debt Low

Do not Overspend

Whatever you do, do not overspend. Interest rates will quickly rise and your score drop.

Open Accounts

The older, the better

Keep all cards and accounts open. Paid off credit cards only benefit your profile.
