

Tips for Building a Good Credit Record

A good credit record is not something that just happens—it must be built up over time.

If you've been in debt and have missed some payments, rebuilding a good credit record could take a few years. But rebuilding your credit record is something you definitely can do.

Here are some tips to help keep you on track.

- Pay basic expenses—such as rent—on time.
- Pay loans before you spend money on new purchases.
- Make all loan payments on time.
- If you are using a checking account, don't bounce checks.
- If you have a credit card, avoid using it until it is paid off, or think about canceling it.
- Use a financial calendar to keep up with your bills.



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