

# 7 THINGS YOU CAN DO RIGHT NOW TO IMPROVE YOUR CREDIT SCORE

1

Get a current credit report, you can get a free report • [here](#) or set up a creditkarma account and look for any errors such as accounts that are not yours.

2

Look at your debt utilization, this is how much of the credit you have available and what percent of that you are using. If it is more than 10% you will want to reduce your debt

3

Look at your payment history, this is where you want to make sure there are no errors and if there are challenge them and get them corrected.

4

Look at the derogatory marks, this is where collections, liens, etc are reported, make sure this is accurate, many even when paid off are not removed and you need to challenge them.

5

Next look at the credit age, this is calculated by adding the age of all of your accounts together and dividing by the number of accounts, you want yours to be above 7 years.

6

Look at the total number of accounts, you want it to be above 11, so if it is not you will want to add more credit accounts to get that up there.

7

Lastly check your hard inquiries, make sure that you recognize all of them, if any of them are not yours you will want to report it immediately.

While checking for errors and cleaning up your credit report will improve your credit score, keeping your debt utilization, or credit card use, under 10% of what you have available will increase the score the most. Credit agencies want to see lots of credit available and it not being used. You can also make your payments not by the due date, but rather before the statement end date, so the lowest amount reports on your credit and that too will increase your score.

American Made Home Solutions offers a complete credit hacking program tailored to your individual situation. If you would like to check out your options and see how we can help you, [click here](#) to set up a free 30 min consultation.