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MAKE FREQUENT PAYMENTS









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THAT IS CLOSE TO ITS LIMIT 1ST



ASK FOR HIGHER LIMITS, THEN DON'T CHARGE



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MIX IT UP



A CREDIT SCORE IS AFFECTED BY YOUR TOTAL DEBT-TO-CREDIT RATIO AVAILABLE BALANCE HELPS DETERMINE CREDIT WORTHINESS

ALSO AVOID OPENING ANY OTHERS HAVING BOTH A LOAN AND CREDIT CARD BOOSTS YOUR CREDIT-WORTHINESS





# **How To Improve My Credit Report**

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