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## FINANCIAL HABITS FOR IMPROVING CREDIT SCORE



1

Review Your Credit Report for Accuracy



2

Set up Payment Reminders to Pay Your Dues on Time



3

Fix Your Credit Utilization Ratio



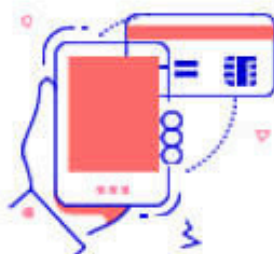
4

Pay More Than Once in a Billing Cycle



5

Convert Your High-Interest Debt into EMIs Through Debt Consolidation



6

Avoid Applying for Credit Multiple Times, Too Frequently



7

Choose a Tenure in Which You Can Comfortably Pay the EMIs



8

Maintain Older Credit Cards and Don't Close the Ones You Are Not Using



9

Open New Credit Cards Only If You Really Need It



10

Pay Down "Maxed Out" Cards First



11

Build a Strong Credit Age



12

Be Patient