



Credit strength can be defined as leveraging strong credit to achieve your goals. Building credit strength requires Knowledge, Access, and Actions, all detailed below.

Do you...		YES	NO
KNOWLEDGE	know how to pull a free annual credit report?		
	know how to dispute errors?		
	know what financial actions drive credit scores generally?		
	know how to connect to the right credit products to achieve your goals?		
ACCESS	have active credit?		
	have a mix of credit types?		
	have a credit account with a bank or credit union?		
	have a prime credit score?		
ACTIONS	dispute errors found on your credit report?		
	pay all bills on-time?		
	maintain revolving debt balances at 30% or less of total available credit?		
	apply for credit only as needed?		

Based on your responses above, consider how you might build out your Knowledge, Access or Actions.

What can you work on to improve your credit strength?	
Area	
Support Needed	
Additional Questions	

Track Credit Score Progress

Credit score change is one of many metrics used to demonstrate financial health. Reflect on your actions taken that have led to an increase or decrease in score and continue or adjust this behavior accordingly.



Credit Score Improvement	Experian		TransUnion		Equifax	
Score Model						
Prior Score/Range	Score	Date	Score	Date	Score	Date
Current Score/Range	Score	Date	Score	Date	Score	Date
Credit Score Increase/Decrease						

What factors or actions contributed the most to this change?

What additional steps can I take to continue to improve my credit?

1. _____

2. _____

3. _____

Leverage Your Credit Strength

Credit building is only so effective if it permits us to achieve our other financial goals. Indicate how you might leverage an improved credit score. And celebrate your continued credit success!

Options/Opportunities	Applicable	Next Steps	Due Date
Refinance for a lower interest rate	<input type="checkbox"/>		
Request security deposit	<input type="checkbox"/>		
Request a lower premium	<input type="checkbox"/>		
Apply for a job	<input type="checkbox"/>		
Apply for a bank account	<input type="checkbox"/>		
Apply for another credit product	<input type="checkbox"/>		
Build savings account	<input type="checkbox"/>		
Graduate to unsecured credit account	<input type="checkbox"/>		
Other:	<input type="checkbox"/>		