



justine PETERSEN  
BUILDING ASSETS. CHANGING LIVES.

## Top Ways to Build Credit

1. **Don't consume more than you can afford.** Know how much you can afford by creating a monthly budget and following it.
2. Open a secured Credit Card. Charge one expense that you would normally pay cash for (such as groceries or gas) and put the card aside. **Always** leave a balance and **always** pay the minimum payment on-time.
3. **Make all payments on-time.**
4. Maintain your credit card balances under 30% of your credit limit. **Never** exceed your credit limit.
5. **Focus on building good credit versus dwelling on old bad credit.** New on-time payments improve your credit more quickly than paying off old debt.
6. Avoid Pay Day Loan/Title Loan Companies by establishing relationships with traditional lenders such as credit unions.
7. Buy on credit only from those that report to the Credit Bureaus. Avoid Buy here, Pay Here places.
8. Review your Credit Report once a year and dispute inaccuracies.
9. **Pay yourself first.** Establish an emergency savings account.
10. Participate in Justine PETERSEN's Credit Building Services. Benefit from education and one-on-one support while building your credit history. .

