Credit Building Checklist

The habits and account behaviors that support a healthier credit profile over time. Credit improves through consistency, not tricks.

Know Your Starting Point

- Pull reports from all three bureaus.
- List every account, balance, and status.
- Note the age of your oldest and newest accounts.
- Identify anything you do not recognize.

Accuracy First

- Verify names, addresses, and employers.
- Confirm balances and payment histories match your records.
- Document any inaccuracy with statements or letters.
- Dispute only what is genuinely inaccurate or unverifiable.

Payment History

- Automate at least the minimum payment on every account.
- Set due-date reminders a few days ahead.
- Bring any past-due account current before adding new credit.

Utilization

- Keep total utilization under 30 percent, ideally under 10.
- Pay before the statement closing date, not just the due date.
- Avoid closing old cards with no annual fee.

Building Over Time

- Add credit only when it serves a purpose.
- Space out applications to limit hard inquiries.
- Review your reports quarterly.
- Track progress monthly instead of daily.

Questions? Schedule a consultation at mwomackfinancial.com or call 1-844-693-7829.