

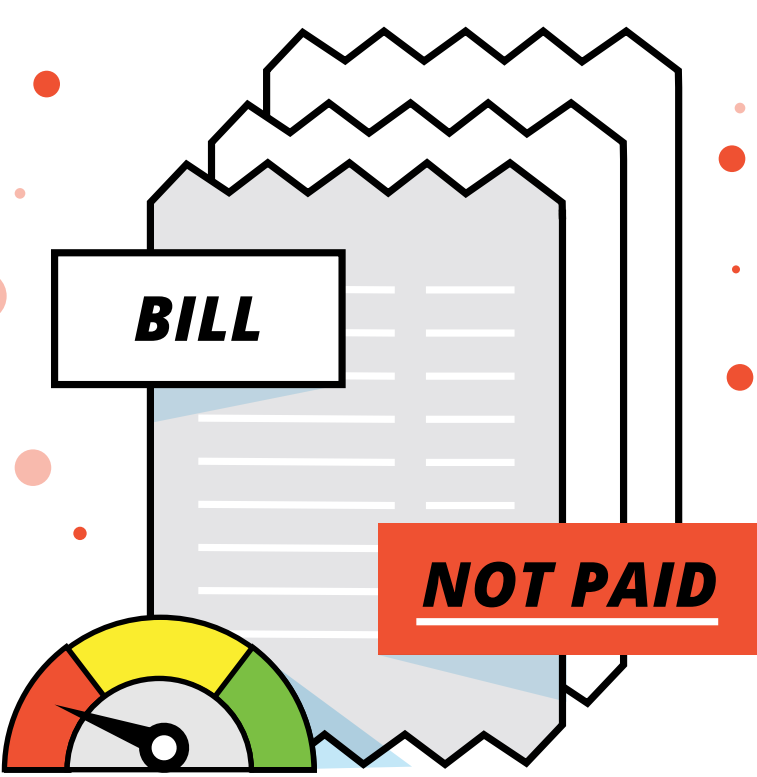
# 3 Behaviors

## To Keep Credit in Good Standing

Credit is difficult to remain on top of at all times, and debts can spiral out of control fast if you're not careful. Let's go over three of the best habits to keep your credit up to snuff – and with a little luck, improve it!

### Consider Credit Utilization

- Creditors monitor your ratio of available credit to used credit. Avoid upsetting this ratio through sudden fits of spending.
- You should ideally have a reasonable amount of credit at your disposal, but not be overusing it. Keep yourself somewhat below your monthly limit.

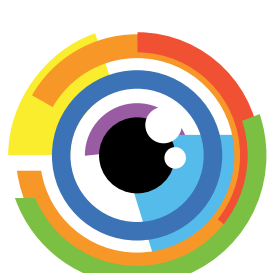


### Make Timely Payments

- Arguably, this is the most important of all good credit habits.
- Obligations like mortgage, car financing and bank loan payments loom large for creditors, but falling behind on any debt can hurt your financial standing.

### Keep Track of Your Credit Report

- Since you can request your credit report for free once every 12 months from the three major credit bureaus, space your requests out in four-month intervals.
- FICO matters, but it's not the only credit scoring model. Consider using other models as well, including those that assess alternative credit data.



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