

Credit Score Improvement Plan

Record your current FICO score, audit the five scoring factors and commit to specific actions for the next 90 days.

FICO scores weigh payment history (35%), amounts owed (30%), length of history (15%), new credit (10%) and credit mix (10%). Focus your effort on the first two.

Baseline

ITEM	TODAY	IN 90 DAYS
FICO score		
Total credit card balances		
Total credit limits		
Utilization %		
Late payments in last 12 months		

90-day actions

- ☐ Pull free reports at annualcreditreport.com
- ☐ Dispute any errors in writing
- ☐ Automate at least the minimum on every account
- ☐ Get utilization under 30%, then under 10%
- ☐ Pause new credit applications
- ☐ Keep old accounts open and active