

How to build good Credit

Contributed by Amy
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Today, having good credit is not just a must...you can't get ahead without it. And a little mishap can really hurt. A lot of mishaps can cause you to pay higher interest rates or worse yet, be unable to get a loan when you really need one. There are several ways to build credit. Knowing the proper steps will help you create the kind of credit report that loan officers only dream about.

Here are some suggestions on how to build good credit:

- Start with one type of credit- such as one credit card, a car loan, a store credit card, etc.
- Use the card regularly and pay the card off monthly.
- If you are younger and trying to build credit, and the bank won't give you a credit card, start with a secured credit card. For the purpose of building credit, it's just as good as a regular credit card. However, the bank will require that you secure that card with cash. Once you've proven your credit worthiness, then you can change it over to a regular credit card.
- Make sure you pay your bill before the due date and never pay just the minimum.
- Pull your credit report regularly. You are entitled to one free credit report from all three credit reporting agencies annually. Make sure you pull your report annually to make sure everything that has been reported is accurate.

Your "good credit" is in your hands. You are in complete control of how well you build it. Make sure you take the necessary steps to ensure your good credit future.

Author Bio: Amy Rodgers is an independent author who writes to help people and for the pure joy of writing. Read more of her work at Amys Articles.