

MAKE IT COMPOUND

CREDIT

Credit Score Improvement Roadmap

A 90-day action plan to meaningfully boost your score — week by week, with the why behind each step.

Your credit score affects your mortgage rate, car loan, insurance premiums, and even job applications. This 90-day roadmap gives you a clear, sequenced plan — not vague advice, but specific weekly actions.

How Your Score Is Calculated

- 35%** **Payment History**
The single biggest factor. One late payment can drop your score 60–110 points. On-time payments for 12+ months have the biggest positive impact.
- 30%** **Credit Utilization**
How much of your available credit you're using. Keep each card under 30% — ideally under 10% — of its limit.
- 15%** **Length of History**
Average age of all your accounts. Keep old cards open even if you rarely use them.
- 10%** **Credit Mix**
Having both revolving credit (cards) and installment loans (auto, mortgage) helps slightly.
- 10%** **New Credit**
Each hard inquiry drops your score ~5 points temporarily. Don't apply for new credit unless you need it.

Your 90-Day Action Plan

Days 1–7 — Get your baseline

Pull all three credit reports free at [AnnualCreditReport.com](https://www.annualcreditreport.com)

You get one free report per bureau per year. Download all three: Equifax, Experian, TransUnion.

Check for errors

Look for: accounts you don't recognize, incorrect late payments, duplicate accounts, wrong personal info.

Dispute any errors immediately

File disputes directly with the bureau online. Bureaus have 30 days to investigate. Errors affect ~1 in 5 reports.

Set up credit score monitoring

Free options: Credit Karma (TransUnion + Equifax), Experian app, or your bank's credit score tool.

Days 8–21 — Attack payment history

Set up autopay for every account

Minimum payment autopay ensures you never miss a due date — even if you pay more manually.

Bring any past-due accounts current

A delinquent account that's brought current starts recovering faster than one left open and late.

If you can't pay, call before missing

Many lenders have hardship programs. A missed payment reported as "in hardship" hurts less than a standard late.

Days 22–45 — Reduce utilization

Calculate your utilization per card

Divide balance by credit limit on each card. Anything over 30% is hurting you; over 50% is hurting you a lot.

Pay down highest-utilization cards first

Even getting one card from 80% to 30% can lift your score noticeably within one billing cycle.

Request a credit limit increase

If you have 12+ months of on-time payments, call and ask for a limit increase without a hard pull. More limit = lower utilization ratio.

Don't close old cards

Closing a card reduces your total available credit and can spike your utilization. Leave them open with a small recurring charge.

Days 46–60 — Optimize your credit mix

Check if you have both card and installment debt

If you only have credit cards, a small personal loan or credit-builder loan adds mix — but only do this if you need the loan.

Consider a secured credit card if you have thin credit

A secured card (you put down a deposit = your limit) reports like a regular card and builds history quickly.

Don't apply for new credit "just to have it"

Each new application triggers a hard inquiry. Only apply if you have a specific need and can get approved.

Days 61–90 — Sustain and accelerate

Review your progress

Pull your score again. You should see movement if utilization or payment changes have posted.

Write down your credit limits and balances

Keep a simple tracker: card name, limit, current balance, utilization %. Review monthly.

Set a recurring calendar reminder for quarterly report pulls

Monitoring your report regularly catches identity theft and errors before they cause serious damage.

Stay patient — time heals

A late payment from 2 years ago hurts less than one from 6 months ago. The damage fades with consistent on-time behavior.

FICO Score Ranges

Score Range	Rating	What It Means
800–850	Exceptional	Best rates on everything. Top 20% of borrowers.
740–799	Very Good	Better-than-average rates. Minor edge cases may apply.
670–739	Good	Near-prime rates. Most lenders approve you.
580–669	Fair	Higher rates, may need co-signer. Work to improve.
300–579	Poor	Significant difficulty getting approved. Focus here first.