

**GIVE
YOURSELF
SOME CREDIT**

ACTION PLAN



Your credit health can affect your financial options in the future.
Use this action plan to help make sure your credit history stays in good shape.

CHECK REPORT

View your report
once a year

KEEP HEALTHY

Improve your score
with these tips

COMPARE OFFERS

Using your credit card wisely
can be a powerful tool

MANAGE DEBT

Keep the balance between
paying debt and saving money

STEP 1

CHECK REPORT

Check Your Credit Report

- **Check your credit report once a year:** Visit [AnnualCreditReport.com](https://www.annualcreditreport.com)
- **Look for errors:** Identity errors, wrong account details and fraud on your credit report can negatively impact your credit history.
- **Report any errors:** Contact the credit bureau and the creditor right away.



STEP 2

KEEP HEALTHY

Keep Your Credit Score Healthy

- **Payment History (35%):** Make your payments on-time and in full
- **Credit Utilization (30%):** Don't max out your available credit. Use less than 30 percent.
- **Length of History:** Don't close your old accounts right away.
- **Credit Mix:** A healthy mix of credit types improves your score.
- **New Credit:** Be careful opening too many new lines of credit.



STEP 3 COMPARE OFFERS

Compare Credit Offers

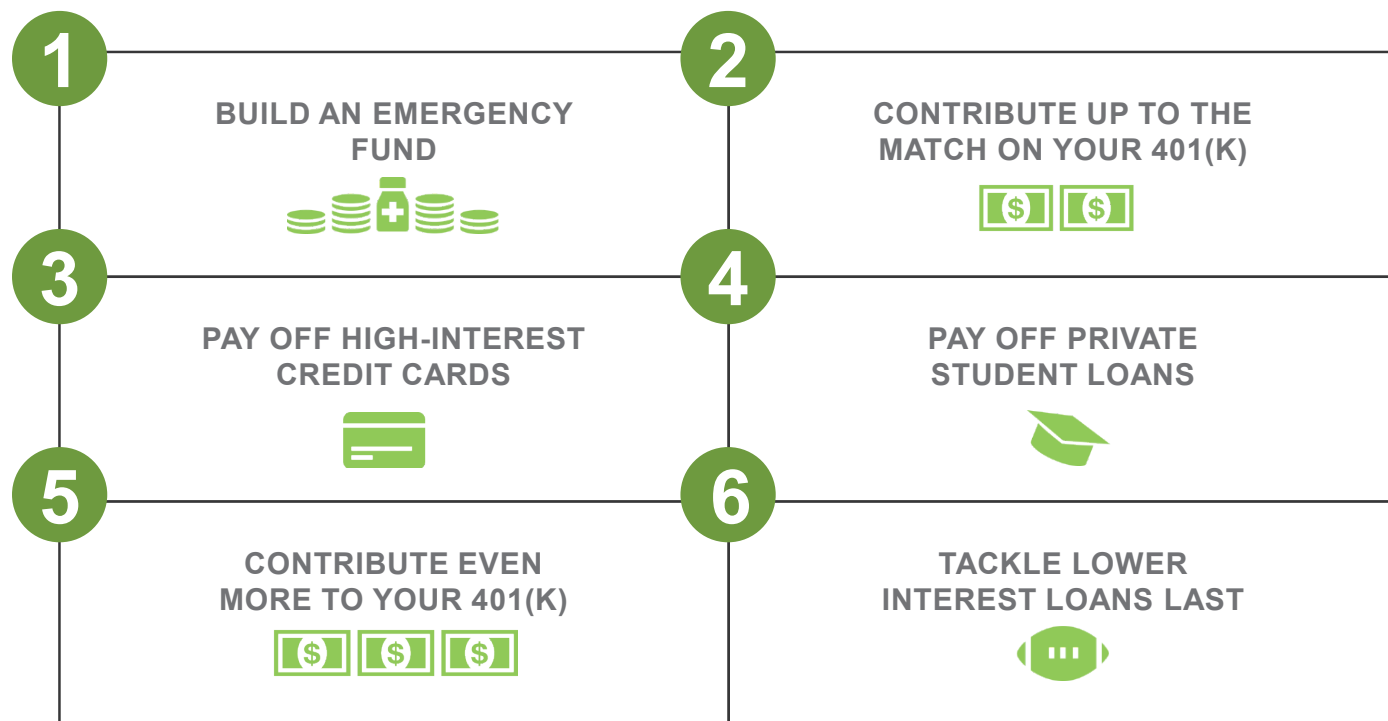
- **Pay attention to APR and fees:** Watch out for variable interest rates and hidden fees.
- **Pay back what you owe:** Don't carry a balance and overspend.
- **Pay on-time:** Don't miss your due dates.
- **Be responsible:** Using a credit card responsibly can help build credit.



STEP 4 MANAGE DEBT

Manage Your Debt Smartly

- **Pay more than the minimum:** Don't get caught in the cycle of compound interest!
- **Prioritize debt repayment and savings:** Use the checklist below to help you manage both.



For more information, tools, and resources visit [Fidelity.com/mymoneynow](https://www.fidelity.com/mymoneynow).

Investing involves risk, including risk of loss.

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