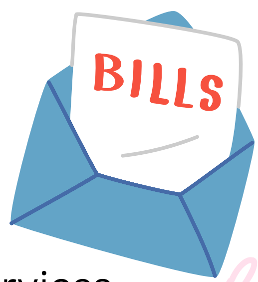
Maintaining Good Credit

1. Pay Bills on Time
   - Set up payment reminders or automatic payments.
   - Make at least the minimum payment if you can't pay in full.
2. Keep Credit Utilization Low
   - Aim to use less than 30% of your credit limit.
   - Pay down balances before the billing cycle ends.

3. Monitor Credit Reports
   - Check your credit reports annually for free at AnnualCreditReport.com.
   - Dispute errors promptly to correct inaccuracies.
4. Limit New Credit Applications
   - Avoid frequent hard inquiries by only applying for credit when necessary.
5. Use a Mix of Credit Types
   - Maintain a healthy mix of installment loans (like car loans) and revolving credit (credit cards).
6. Avoid Maxing Out Credit Cards
   - Keep your balances low and pay more than the minimum when possible.
7. Build an Emergency Fund
   - Having a cash cushion helps you avoid using credit for unexpected expenses.



8. Stay Informed About Credit Score Changes
   - Monitor your credit score through your bank or other services.