

CREDIT SCORE IMPROVEMENT TRACKER

Starting Score: _____
Target Score: _____
Date Started: _____
Next Review: _____

CATEGORY	ACTION ITEM	DONE
Payment History	Set up auto-pay for all recurring bills	
Utilization	Reduce credit card balances below 30%	
Error Repair	Request credit reports from all 3 bureaus	
Error Repair	Dispute inaccurate late payments/addresses	
Credit Depth	Keep oldest account active (avoid closing)	
New Credit	Limit hard inquiries for the next 6 months	

Strategy Notes & Monthly Progress