Credit Score Action Plan

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Raised on Balance Sheets · Season 1, Episode 4: Your Credit Score Is Your Reputation

In 90 days you can know exactly what's on your credit reports, fix what's wrong, and have habits running on autopilot. This plan walks you through pulling your reports, what to look for, and a week-by-week routine for stronger credit. Your score doesn't tell the whole story of who you are — but it's worth understanding, because it shapes what you pay to borrow.

How to use it: listen to Episode 4 first, then do Step 1 this week. Fill in the tracker as you go and check back at Day 30, 60 and 90.

Know your number

Two things drive most of your FICO score: paying on time and how much of your credit you're using. Weights below are approximate.

Factor	Weight (approx.)	What it means	Your move
Payment history	35%	Whether you pay on time	Autopay at least the minimum on every account
Amounts owed	30%	How much revolving credit you're using (utilization)	Keep balances low — under 30%, lower is better
Length of credit history	15%	How long your accounts have been open	Think twice before closing your oldest card
New credit	10%	Recent applications (hard inquiries)	Space out applications for new accounts
Credit mix	10%	Types of credit you have	Never open an account just for the mix

FICO score ranges

Range	Score
Exceptional	800–850
Very Good	740–799
Good	670–739
Fair	580–669
Poor / Very Poor	300–579

Utilization, in normal-person words: owe $1,000 on a $5,000 limit and you're at 20%. Owe $4,500 and you're at 90% — even if you make every minimum payment.

What your score doesn't measure: your income, your savings, or whether you have an emergency fund. A great score and a shaky budget can exist at the same time.

My score today: _____ Date checked: _____ Where I checked: _____

Your 90-day plan

Week 1 is about seeing the full picture; the rest is about habits that run without willpower.

Step 1 · Week 1: Pull your reports

- [ ] Go to AnnualCreditReport.com — the official free site — and pull all three reports: Equifax, Experian and TransUnion
- [ ] Save or print each one so you can mark them up
- [ ] Remember: checking your own report or score is a soft inquiry. It never hurts your score
- [ ] Note: free reports generally don't include a score. Check yours separately through your bank, card issuer or a free score service

Step 2 · Week 1–2: Review line by line

Ask these four questions on every report:

- [ ] Do I recognize every account?
- [ ] Are the balances reasonable for the dates reported?
- [ ] Are there late payments I don't recognize?

- [ ] Is anything suggesting an account was opened in my name?

Step 3 · Week 2–3: Fix and protect

- [ ] Dispute anything inaccurate directly with the bureau that reports it — it's free
- [ ] Consider a free credit freeze at each of the three bureaus. Lift it temporarily when you apply for credit. It won't hurt your score
- [ ] Skip anyone who charges to "erase" accurate negative information. Put that money toward debt or your emergency fund instead

Step 4 · Days 1–30: Automate on-time payments

- [ ] Turn on autopay for at least the minimum on every card and loan
- [ ] Set a calendar reminder a few days before each due date to pay the full statement balance
- [ ] Check monthly that autopay is still running — a broken autopay is one of the most common causes of a surprise late payment

Step 5 · Days 31–60: Bring utilization down

- [ ] Calculate utilization for each card and overall: balance ÷ limit
- [ ] Pay the statement balance in full by the due date so you never pay interest
- [ ] Preparing for a big loan? Pay part of the balance before the statement closes, since that's often when issuers report
- [ ] Don't obsess over daily utilization — paying in full matters more

Step 6 · Days 61–90: Protect your progress

- [ ] Pause before any new card. Ask: would I buy this without the store discount? Do I need another card?
- [ ] Keep old no-fee cards open unless they tempt you to overspend
- [ ] Starting from scratch? Look at a secured card, a starter card, or becoming an authorized user on a well-managed family card
- [ ] Re-check your score and compare it to Week 1

Rebuilding after a mistake? If high utilization is the issue, paying balances down can help fairly quickly. Late payments and collections take longer, and most negative information can stay on a report up to seven years — but its impact fades with consistent, on-time behavior.

Your tracker

Fill these in as you go — type right into the cells.

Report review

Bureau	Date pulled	Accounts I don't recognize	Errors found	Dispute filed?	Freeze placed?
Equifax					
Experian					
TransUnion					

Card utilization

Card	Credit limit ($)	Current balance ($)	Utilization (%)	Due date	Autopay on?
Total					

Check-ins

Checkpoint	Score	Overall utilization (%)	Any late payments?	One win	Next step
Day 1					
Day 30					
Day 60					
Day 90					

Angie's Two Cents: ask yourself every month — Am I paying on time? Am I managing my balances in a way that supports my goals? If you don't love the answers, pick one step. Good habits are built one decision at a time.

Resources

- AnnualCreditReport.com — official site for free reports from all three bureaus
- What's in your credit score (myFICO)
- Credit reports and scores (CFPB)
- Listen to Episode 4, "Your Credit Score Is Your Reputation," at raisedonbalancesheets.com. Next up: building your emergency fund.

This plan is for education only and isn't financial, legal or credit-repair advice. Score weights are approximate and scoring models vary. For decisions about your situation, talk with a qualified professional.