

3. Pay Your Bills on Time

The best thing you can do to improve your score is to pay your bills on time. You can begin to improve your credit history immediately by making at least the minimum payments on time. Delinquent payments and collections can have a significant impact on your score, because they can affect your ability to obtain credit in the future and even cause your cost of borrowing to soar. You may have to set up automatic payments, or send a payment overnight from time to time, but never, ever be late!

If you have missed payments, get current and stay current. The longer a history you have of paying your bills on time, the better your score will be.