

How to boost your credit score



5 ways to boost your credit score and improve your borrowing power



1 Check your credit report

Get started by finding out what is impacting your score. Check your Equifax Credit Report to discover the top contributing factors that influence your score - so you know what to tackle first.

TIP

You can access one free Equifax Credit Report every three months.



2 Fix any errors

Check that all the information in your Equifax Credit Report is accurate. You can report any errors to the relevant credit provider to get them fixed. Genuine errors can be corrected while unexplained errors could be a sign of identity theft.

TIP

Learn how identity theft can affect your credit score.



3 Make payments on time

Late or missed payments for any bills, loans, or credit products will have a negative impact on your credit score. Build payments into your budget and set up automatic debits to make sure you don't miss any due dates.

TIP

On-time payments can also boost your credit score, thanks to comprehensive credit reporting.



4 Limit credit applications

Too many applications for credit that are too close together can bring your credit score down, even if you decide not to open an account, the application alone will be recorded on your credit history.

TIP

Shop around and talk to lenders about your options before applying.



5 Be patient

Improving your credit score will take time and this will vary from person to person based on why your credit score is low. At Equifax, we keep repayment history on file for two years and any credit applications, overdue accounts and legal actions for five years. Serious credit infringements are kept for seven years.

TIP

If you need more help managing your debt, contact the free National Help Debt Line.

Want to keep track of your credit score?

Track your progress and changes to your credit score with our credit monitoring services.

Compare our plans to find the best fit for you at equifax.com.au



Beginner Tutorial For Top Credit Score Step By Step

Norman E. Sondak



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Table of Contents Beginner Tutorial For Top Credit Score Step By Step

1. Understanding the eBook Beginner Tutorial For Top Credit Score Step By Step
 - The Rise of Digital Reading Beginner Tutorial For Top Credit Score Step By Step
 - Advantages of eBooks Over Traditional Books
2. Identifying Beginner Tutorial For Top Credit Score Step By Step
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Beginner Tutorial For Top Credit Score Step By Step
 - User-Friendly Interface
4. Exploring eBook Recommendations from Beginner Tutorial For Top Credit Score Step By Step
 - Personalized Recommendations
 - Beginner Tutorial For Top Credit Score Step By Step User Reviews and Ratings
 - Beginner Tutorial For Top Credit Score Step By Step and Bestseller Lists
5. Accessing Beginner Tutorial For Top Credit Score Step By Step Free and Paid eBooks
 - Beginner Tutorial For Top Credit Score Step By Step Public Domain eBooks
 - Beginner Tutorial For Top Credit Score Step By Step eBook Subscription Services
 - Beginner Tutorial For Top Credit Score Step By Step Budget-Friendly Options

6. Navigating Beginner Tutorial For Top Credit Score Step By Step eBook Formats
 - ePub, PDF, MOBI, and More
 - Beginner Tutorial For Top Credit Score Step By Step Compatibility with Devices
 - Beginner Tutorial For Top Credit Score Step By Step Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Beginner Tutorial For Top Credit Score Step By Step
 - Highlighting and Note-Taking Beginner Tutorial For Top Credit Score Step By Step
 - Interactive Elements Beginner Tutorial For Top Credit Score Step By Step
8. Staying Engaged with Beginner Tutorial For Top Credit Score Step By Step
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Beginner Tutorial For Top Credit Score Step By Step
9. Balancing eBooks and Physical Books Beginner Tutorial For Top Credit Score Step By Step
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Beginner Tutorial For Top Credit Score Step By Step
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Beginner Tutorial For Top Credit Score Step By Step
 - Setting Reading Goals Beginner Tutorial For Top Credit Score Step By Step
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Beginner Tutorial For Top Credit Score Step By Step
 - Fact-Checking eBook Content of Beginner Tutorial For Top Credit Score Step By Step
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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