Credit Score Improvement Strategy: Payment Timing



The bill arrives in the mail or online.

Most people pay after the bill is received.

Pay After Statement Date





Credit Report Shows High Balance

The credit report reflects the full balance.

Pay a portion or all of the balance early.

Pay Before Statement Date





Credit Report Shows Low Balance

The credit report reflects a lower balance.

Lenders view the lower balance on the report.

Lenders See Lower Balance (b)



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