

Credit Rx

A Prescription for Your Financial Success

Your credit score is one of the most important components of your financial profile. It's a number based on your payment history, the types of credit you have and other factors. Your score can impact your goals, like buying a car, finding a place to live or even getting a job.



- Payment History** Do you pay your bills on time?
- Amounts Owed** How much of your available credit do you use?
- Length of Credit** How long have you maintained your credit accounts?
- New Credit** How many new credit accounts do you have?
- Types of Credit** What is your overall mix of credit?

Want to Improve Your Score?

Now is the right time to focus on improving your credit score and overall finances. See the other side to start planning your financial action plan.

To learn more about your credit score, ways to track it and improve it, visit uwcu.org/creditrX.



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Your Financial Action Plan

Take the time to brainstorm a few financial goals and next steps.

For example, you may choose to track all of your expenses for two weeks or commit to saving \$25 per paycheck. With each goal, don't forget to reward yourself for your accomplishment!

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