Increasing my credit score can help me achieve my goal of:

GOAL

Pick a strategy

- Pay bills on time
- Manage accounts
- Stay under 30% of your credit limit
- Start building credit

In order to achieve my goal, I will:

Make my plan

Step 1:

Step from my strategy that I can take today

What: ____________________________
How?: ____________________________
Where?: ____________________________

DATE/TIME

Step 2:

Step I can take in the future

What: ____________________________
How?: ____________________________
Where?: ____________________________

DATE/TIME

One possible challenge to completing these steps in the future

If I face...

CHALLENGE

Then I will...

SOLUTION

Check my Credit Score

DATE/TIME

If you have a target credit score in mind, write it here:

CREDIT SCORE GOAL

By signing this form, I commit to following this plan:

SIGNATURE

DATE