

My Credit Score Goals Worksheet

Name:

Today's Credit Score Goals Date:

Instructions: Compute the average of your credit scores. Then complete this worksheet to develop a course of action to improve your credit scores, step-by-step, over the next three months. Check your progress at the end of every three month period by re-averaging your scores and seeing how the resulting number changes over time.

SECTION ONE: SETTING MY 3-MONTH IMPROVEMENT GOAL



1 My Current Credit Score

4 My New Credit Score

AVERAGE:

3-Month GOAL:

$$\boxed{} + \boxed{} = \boxed{}$$

Perfect Credit Score:

850

Minus my score:

$$- \boxed{}$$

Room to improve:

$$= \boxed{}$$

$$\times (.10) =$$

10%
Improvement
Factor

$$= \boxed{}$$



SECTION TWO: CREATING YOUR CREDIT SCORE ACTION PLAN

Instructions: Review the content of your credit reports, and consider the various factors that you are able to control through your spending habits and through routinely monitoring your credit file. Keep the FICO® Score criteria in mind (Payment History, Credit Utilization, Length of Credit, New Credit, and Types of Credit). Write between three and ten specific statements of credit habits that you will adjust over the next three months towards achieving improvement of your credit score.

- 1** _____
- 2** _____
- 3** _____
- 4** _____
- 5** _____
- 6** _____
- 7** _____
- 8** _____
- 9** _____
- 10** _____

Mark your calendar to revisit your credit scores and revise your action plan every three months. Even if you do not quite meet your goal, measure improvement in your credit scores and continuously work towards better credit habits over time.

