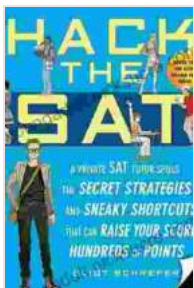


# Strategies And Sneaky Shortcuts That Can Raise Your Score Hundreds Of Points

If you're looking to improve your credit score, there are a few sneaky shortcuts that can help you raise it hundreds of points. Here are a few strategies to get you started:



## Hack the SAT: Strategies and Sneaky Shortcuts That Can Raise Your Score Hundreds of Points by Eliot Schrefer

★★★★☆ 4.2 out of 5

Language : English  
File size : 9660 KB  
Text-to-Speech : Enabled  
Screen Reader : Supported  
Enhanced typesetting : Enabled  
Print length : 399 pages



### 1. Get added as an authorized user on someone else's credit card.

This is one of the quickest and easiest ways to boost your credit score. When you're added as an authorized user, you'll be linked to the primary cardholder's credit history. This means that you'll benefit from their good payment history and low credit utilization ratio. Just make sure that the primary cardholder is someone you trust and who has a good credit score.

### 2. Dispute any errors on your credit report.

If there are any errors on your credit report, you can dispute them with the credit bureaus. This is a free process, and it can help you remove negative

information from your report. Even small errors can have a big impact on your credit score, so it's worth taking the time to dispute any inaccuracies.

### **3. Pay down your credit card balances.**

Your credit utilization ratio is one of the most important factors in your credit score. This ratio measures how much of your available credit you're using. The lower your credit utilization ratio, the better your credit score. To improve your credit utilization ratio, pay down your credit card balances as much as possible.

### **4. Get a credit builder loan.**

A credit builder loan is a type of loan that is designed to help you build credit. These loans are typically small, and they have low interest rates. As you make on-time payments on your credit builder loan, your credit score will improve.

### **5. Become an authorized user on a secured credit card.**

A secured credit card is a type of credit card that is backed by a deposit. This means that you'll have to put down a deposit equal to the amount of credit you want to have. Secured credit cards are a good option for people with bad credit or no credit history. As you make on-time payments on your secured credit card, your credit score will improve.

### **6. Get a credit counseling session.**

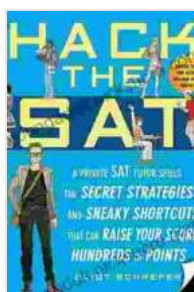
If you're struggling to manage your debt, you may want to consider getting a credit counseling session. A credit counselor can help you develop a plan to get out of debt and improve your credit score.

### **7. Use a credit monitoring service.**

A credit monitoring service can help you track your credit score and identify any potential problems. This can help you catch errors on your credit report and take steps to correct them.

## 8. Be patient.

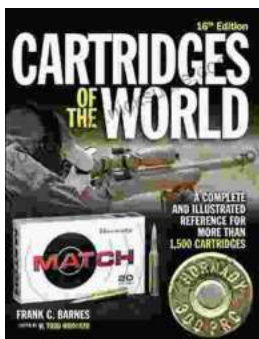
Improving your credit score takes time. There's no quick fix, and you'll need to be patient and consistent with your efforts. But if you follow these tips, you'll be on your way to a better credit score in no time.



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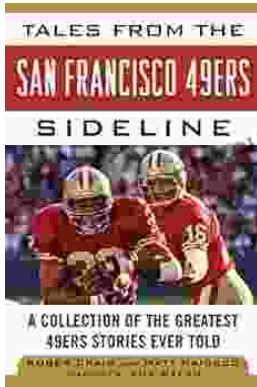
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