# **WAYS TO BUILD CREDIT**



## MAKE ON-TIME PAYMENTS

- Set up automatic payments on credit accounts.
- Have rent and utilities reported using third-party reporting services.

## IMPROVE YOUR CREDIT MIX

- Take out a personal loan.
- Open a credit card account.
- Take out a credit builder loan.
- Open a secured credit card account.



# **Using Credit Cards To Build Your Credit**

Wenbin Ji

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