



important facts about credit  
**CREDIT-ED**

*Everything you need to know  
about credit management!*

**Topic: How to Improve Your FICO Score**  
Brought to you by **Niche Lending**

It is easier to avoid credit problems than it is to come back from a credit mistake.

**Why It Matters:** The higher your credit score is, the more desirable you'll be for a loan or line of credit. Learning how to manage your FICO score is the best way to improve it.

**What You Need to Know:** There are five categories that make up your FICO score. These are: payment history, amounts owed, length of credit history, types of credit used, and new credit. Here are some tips on how to improve your score in each category, resulting in a better score overall...

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