6 Things You Believe About Your Score That Are Holding You Back

You have been doing your best. Some of these ideas might be working against you without you even knowing it.

MYTH	REALITY
Checking my score will lower it.	Checking your own score is a soft inquiry. It does not touch your score at all. Check it as often as you want.
Closing a card I don't use will help.	Closing an old account shortens your credit history and raises your utilization right away. Your score can drop that same week.
I already made mistakes. No coming back.	A late payment stays on your report up to 7 years, but your score can start climbing much sooner with consistent good habits.
Paying on the due date is good enough.	The bureau records your balance on the statement closing date, not the payment date. Paying before closing can boost your score faster.
I have one credit score.	Each bureau has its own score. A car lender sees a different number than a credit card issuer. That is why you get approved in one place and denied in another.
Applying to more cards gives me more chances.	Every application creates a hard inquiry. Three rejections in a row can drop your score 15 to 30 points before you realize what happened.

Now That You Know the Truth: 5 Tips to Start Moving Your Score

1 **Pay before your statement closes, not just before the due date.**
Your card issuer reports your balance to the credit bureau on the statement closing date. If you pay down your balance before that date, the bureau sees a lower number and your score goes up faster.

2 **Ask for a credit limit increase without a hard pull.**
Call your card issuer and specifically ask for a soft pull increase only. A higher limit lowers your utilization right away, even if your balance stays the same.

3 **Keep your oldest card open, even with a zero balance.**
The age of your credit history matters. Your oldest card is protecting that number. Use it for one small purchase a month and pay it off. That is enough to keep it active.

4 **Dispute errors on your report before doing anything else.**
Go to annualcreditreport.com and pull your free report from all three bureaus. Look for accounts that are not yours, wrong balances, or payments marked late that you actually paid on time. One dispute can move your score more than months of good habits.

5 **Pre-qualify before you apply for anything.**
Most credit card issuers have a pre-qualification tool on their website. It uses a soft pull so your score is safe. Only apply when you see a good chance of approval. This protects your score while you build it.

None of this is your fault. You were never taught this stuff. Now you know.