

# BUILDING CREDIT:

## Strategies for a Strong Credit Report

### INTRODUCTION:

A strong credit report is an essential tool for achieving financial goals, such as purchasing a home, buying a car, or securing a loan. Building credit takes time and effort, and it requires a solid understanding of how credit scores and credit reports work.

In this session, individuals will learn about practical techniques for building credit, such as establishing credit history, maintaining low credit utilization, and making payments on time. They will also learn about the importance of monitoring their credit report and correcting errors.

### Content Outline:

- Introduction - The importance of a strong credit report for achieving financial goals and understanding the fundamentals of credit scores and credit reports.
- Establishing credit history: How to build a solid credit foundation through techniques such as opening a credit card or taking out a loan.
- Maintaining low credit utilization: The importance of keeping credit utilization low and avoiding maxing out credit cards.
- Making payments on time: The significance of making timely payments and the impact of missed payments on credit scores.
- Monitoring your credit report: Why it's important to regularly check your credit report and monitor for any changes or errors.
- Correcting errors on your credit report: How to dispute errors on your credit report and ensure that your credit score accurately reflects your credit

history.

**Length:** 60mins (presentation only), 90mins (includes practical exercises)

**Delivery Option:** Face-to-Face, Virtual

### Conclusion:

By the end of the session, participants will be equipped with the knowledge and tools they need to take control of their credit and build a strong credit report. They will have a solid foundation for making informed decisions about their finances and achieving their long-term financial goals.

**Disclaimer:** We provide these sessions for educational purposes only. The information provided should not be construed as professional, financial, real-estate, tax, or instructional advice.

