

The 30 Days Of Credit Score Happiness Challenge

Download this calendar to your laptop or mobile phone and add it as your wallpaper. Take 15 minutes out of your day to learn more about your credit score using these tips.

Improving your credit not only provides you with more opportunity for you to reach your financial goals, but it will help relieve stress and make you simply, happier.

01

Check your credit score with MyMarble.

02

Define your target credit score.

03

Write a list or create a vision board of your financial goals (new car, new house, student loan).

04

List your monthly expenses.

05

Take 15 minutes to write down all the goals you have achieved in the last five years.

06

Take note of all debt payments.

07

Tip: Avoid using overdrafts on your credit accounts.

08

Try to cut your flexible expenses to help you save more.

09

Sign-up to a MyMarble account to begin tracking your spending.

10

Talk to a friend about their financial habits for inspiration!

11

Calculate how much you can afford to save monthly.

12

Reminder: Create realistic saving goals within your monthly budget.

13

Check what credit score you need to reach your financial goals.

14

Request your credit report from TransUnion & Equifax (this may take a few days).

15

Make sure you know all bill payment dates (& always pay your bills on time).

16

Enrol in MyCredit Maestro Financial Literacy Courses.

17

Reminder: Don't mindlessly open new credit accounts.

18

Once you receive your credit report, check for any reporting errors.

19

Fix any credit reporting errors by contacting the credit bureaus.

20

Define your high-interest debts.

21

Plan to pay off your high-interest debts first.

22

Reduce your credit utilization rate.

23

Obtain a secured credit card.

24

Request a credit limit increase on your credit account (this will help with your credit utilization rate).

25

Tip: Inquire with your landlord to see if you can use your rent payments to build your credit score.

26

Avoid obtaining high-interest loans, such as payday loans.

27

Try using a free loan eligibility checker before applying for a loan.

28

Be mindful: Every time you apply for credit, your credit score will increase.

29

Always try to pay more than the minimum payment on your credit card.

30

Use MyMarble Premium's budget and target score simulator to receive personalized recommendations on reaching your target credit within your desired budget.

Congrats! You're on your way to making you and your credit score a lot happier. And you don't have to take this 30-day challenge over 30 consecutive days.

Try to review this challenge over the next year to help you move forward and follow through with improving your credit score for your financial future.

