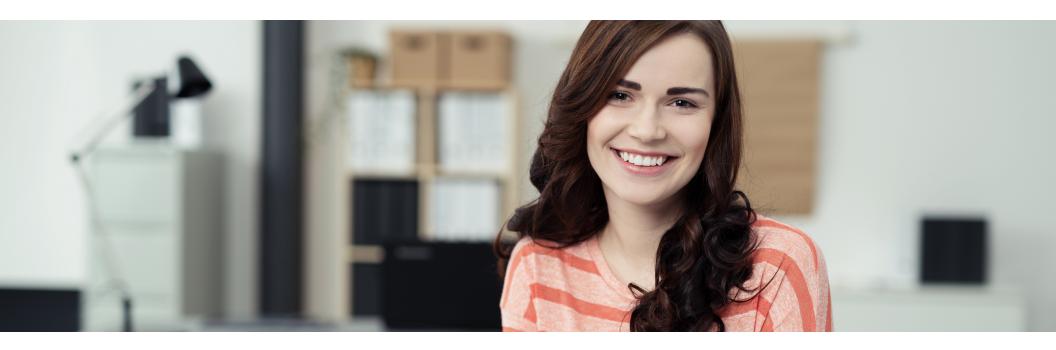


## 10 Smart Tips for Managing Your Credit

These simple actions can help you manage and maintain good credit.



- 1. Know what you owe.
- 2. Make a budget and don't overspend.
- 3. Borrow only what you can afford to pay back.
- **4.** Check your credit report annually at www.annualcreditreport.com
- 5. Pay bills on time; sign up for auto-debit.
- 6. Pay more than the minimum on your credit cards.
- 7. Go to SallieMae.com/FICO to estimate your credit score.
- 8. Be wary of possible scams.
- 9. Report possible fraud or identity theft.
- 10. Seek help from a non-profit credit counseling agency if you are having financial difficulty.

Additional tips for staying on top of your credit score are available at SallieMae.com/UnderstandingCredit