



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**](http://SallieMae.com/UnderstandingCredit)