Boost Your Score Before You Apply

The fastest levers, in order of impact.

PAY DOWN CARDS, STRATEGICALLY

Utilization is the fastest lever. Getting each card below 30% of its limit helps; below 10% helps more. Do it a week before the statement date so the low balance is what gets reported.

DO NOT CLOSE, DO NOT OPEN

Closing old cards shortens your history; opening anything new dings you twice. Freeze the credit picture while you prepare.

ON TIME EVERYTHING

One 30 day late can undo a year of progress. Autopay minimums on every account, then pay extra manually.

90 DAY PLAN

- **Cards under 30% utilization, under 10% is better**
- **Autopay minimums everywhere**
- **No new credit of any kind**
- **Keep old cards open**
- **Ask about rapid rescore once in escrow**

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