

Name \_\_\_\_\_

## Boost Your Credit Score for a Mortgage: Your Path to Homeownership

### Short Answer

1. How can paying your bills on time improve your credit score, and what strategies can you use to ensure timely payments?
2. Explain the concept of credit utilization and how it impacts your credit score. How can you reduce your credit card balances to improve your score?
3. What is the significance of the length of your credit history on your credit score? How can you maintain a positive credit history?
4. Why is it essential to diversify your credit mix, and how can you achieve this diversification?
5. How can you strike a balance between applying for new credit when necessary and avoiding too many hard inquiries on your credit report?

