

Name \_\_\_\_\_

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

### Open-Ended Response Questions

1. Describe the steps you would take to review your credit report for errors or inaccuracies. What would you do if you found an error on your report?
2. Discuss the potential long-term benefits of maintaining a good credit score, especially when it comes to qualifying for a mortgage and homeownership.
3. Explain the concept of credit utilization and provide an example of how it is calculated. How can someone effectively reduce their credit card balances to improve their credit score?
4. What are some strategies for building and maintaining a positive credit history? Why is it important to consider the length of your credit history when managing your credit accounts?

