

If you have limited credit or negative things are revealed in your background check, don't give up! There are steps that you can take to repair your background.

IMPROVE OR BUILD YOUR CREDIT SCORE

1 Be a smart shopper.

- Only apply for credit you need and stay within your credit limits.

2 On time payments are a major component of your credit score.

- Set an alarm on your phone to remind you of payment due dates. Or, if you can, set up automatic payments.
- If you do miss a payment, catch up as quickly as you

3 Pay off balances.

- Try to pay down your debt as much as you can even if it's just making minimum payments on your accounts.

4 Build it up.

- If you have limited or zero credit, there are options.

Apply for a secured credit card. You can use this like a traditional credit card, but it is backed by a cash deposit you make upfront.

Apply for a credit-builder loan. These are offered by some credit unions and banks. You borrow an amount (often \$1,000 or less) and make payments for 12 to 24 months. The payments are deposited in an interest-bearing CD or savings account. Make sure to ask that your payments will be reported to a credit reporting



5 Seek counsel.

If you are having trouble keeping up with your past due balances, there are many resources available to assist you in learning about managing money and building or improving credit.

- The Village, www.helpwithmoney.org
- CommunityAction, www.capnd.org/resources/financialliteracy.html
- For college students, most colleges have financial resources available. Contact student services for more information.

YOUR HISTORY

Most landlords will perform a criminal background check during the application process. It is important to understand that if you have been convicted of a felony or misdemeanor, what type of charge it was and how long ago. Landlords typically have strict criteria regarding what levels of criminal history are acceptable for tenancy. Unless charged as an adult, a juvenile record should not appear in your criminal background check.

Be able to provide verifiable rental history, up to three years if possible. If there is negative past rental history such as past due payments, uncollected utilities, or breaking a lease, explain the situation up front.

Remember, whether it is your credit history or your personal history, honesty is the best policy.