

# How to Maintain a Good Credit Score

Your credit score is important. Nurturing your credit score by slowly building your credit, repaying your debt on time and not having too much total debt can make your life easier. Having a good credit score can not just help you buy a home, but also get a job, rent an apartment and get banking services not available to everyone.

Anyone newly starting out in their financial life should put effort into carefully building their credit score. And while there are countless books, websites and companies to help you build a better credit score, it's not magic. Borrow money wisely; pay it back wisely and you will have a good credit score.

And if you are in the one-third of Americans that have a poor FICO score, there is a way to fix your score. It's not magic. Borrow money wisely; pay it back wisely and your score will improve slowly over time. If you want it to improve fast, find a reputable website or book. But look at your motivation. If you're trying to improve your score so you will be approved for more credit, you're likely returning to a debt cycle that caused the poor score to begin with.

