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Increase Credit Score. Handling All These Forms Of  
Credit Such As Business Credit Cards, Mortgage, And  
Auto-loans Simultaneously Also Shows Lenders That  
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### **Lesson 3: Know The Score: Credit Score**

## **Modeling And Impacts**

Lower The Credit Utilization Ratio Percentage (e.g. 20% Versus 50%), The Better. Many Credit Experts Recommend Keeping It Below 20% And 10% Is Better Still. To Boost A Credit Score And/or Keep It High, Keep Credit Card Balances Low. If The Ratio Occasionally Rises Above 20%, Pay Off Debt As Quickly As Poss Mar 5th, 2024

## **Your Credit Score Is A Ranking, Not A Score**

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