



# Tyler Andrews Texas Credit Expert Discusses His Top Tips for Raising Your Credit Score

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ROCKWALL, TX, USA, February 16, 2021 /EINPresswire.com/ -- Your credit score is a three-digit number meant to help creditors decide how likely you are to pay back your loan or credit line in full and on-time. The higher your score is, the more likely you will be approved for an application for a loan, a mortgage, or a credit card. A low credit score can affect your ability to consolidate debt, buy a car, rent a home, or get a credit card with a lower interest rate. [Tyler Andrews Texas credit](#) expert explains that if you have a low credit score, there are ways to help bring it back up and improve your financial standing with creditors.

## Pay Your Bills on Time Advises Tyler Andrews Texas Credit Expert

When potential creditors review your credit report, one of the main factors of your credit report they will take into consideration is how regularly you pay your bills. Payment performance is considered a very accurate predictor of future credit performance.

Paying all your bills on time can have a huge positive impact on your credit score, says [Tyler Andrews Texas credit score](#) specialist. This applies to your credit card bills, car payments, and other loan payments, but it also applies to your regular bills - mortgage payments, utility bills, internet and phone bills, etc.

If you have trouble remembering to pay your bills on time, [Tyler Andrews Texas credit advisor](#) suggests setting up automatic payments to ensure that they're paid on time every month. And if you already have late payments on your report, don't despair. They stay on your credit report for seven years, but their impact lessens over time and after seven years, they drop off your report completely. So start paying on time as soon as possible!

## Keep Your Credit Usage As Low As Possible Says Tyler Andrews Texas Credit Advisor

Your credit utilization ratio is another important factor in calculating your overall credit score, explains Tyler Andrews Texas credit expert. This percentage is found by adding all your credit balances and dividing that number by your credit limit. So if you spend \$2,000 a month on credit

cards and your total credit limit is \$10,000, your credit utilization ratio would be 20%.

The lower this number is the better, says Tyler Andrews Texas credit advisor. When your credit utilization is too high, creditors assume it's more likely that you'll max out your credit line which makes it difficult to pay back.

To lower your credit utilization, pay off as much debt as you can and keep your credit card balances low. Try to buy with your debit card when possible so you can make real progress month over month.

If you are interested, you can reach out to our office at 972-269-6700 or visit our website at [www.andrewscreditcorp.com](http://www.andrewscreditcorp.com)

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