

The IOU Score Boost Guide

7 Hacks to Raise Your Credit Score Fast

Your credit score isn't just a number—it's your ticket to better rates, better housing, and lower stress. Whether you're trying to bounce back from financial missteps or boost your score before a big purchase, these 7 hacks are fast, proven, and totally doable.

1. Dispute Inaccuracies

Grab your credit reports from all three bureaus (free at annualcreditreport.com) and look for errors. One wrong item can cost you 50+ points—dispute it immediately.

2. Pay Down Balances Below 30% (Ideally 10%)

Keep your credit utilization low. If your card is maxed, pay it down as fast as possible—this one change alone can cause a major score jump.

3. Ask for a Credit Limit Increase

Call your card issuer and request a credit limit bump without a hard inquiry. More available credit = better utilization = better score.

4. Become an Authorized User

Piggyback off someone's good credit by being added to a long-standing, on-time account (like a parent or trusted friend). This can instantly improve your history.

5. Pay Twice a Month

Split your monthly payment in half and pay biweekly. This keeps your balance lower when it reports to the bureaus and speeds up debt payoff.


6. Set Auto-Pay to Avoid Late Payments

A single late payment can tank your score for months. Auto-pay protects you from forgetfulness and keeps your score intact.

7. Don't Close Old Accounts

Old accounts show long credit history—don't close them, even if you don't use them. Put a small charge on them occasionally to keep them active.

Want a printable credit dispute letter template or a done-for-you budget to pair with this guide?

 [Download them free at IOU Therapy or check your inbox for more resources coming soon!](#)