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Professional Development 2

Credit Cards

After creating a Credit Karma account and inputting all of my information to see my credit score, I have made assessments based on the information I've come across. My credit score... is pretty bad. It's not the WORST, but it certainly needs improvement. I've had my credit card for almost two years, and I am really good at paying my credit card bills on time, however, I use a lot of credit compared to my total limits. One thing that is very concerning, is that I have a "derogatory mark" and I have no idea what it's from! I am glad I did this assignment though because who knows how long I would have gone before I noticed this. So, taking care of that situation could be a great first step to improving my credit. Also, before this class, I never knew that using up all of the credit on your credit card can hurt your score! I always thought that as long as you paid everything on time no harm no foul. Cutting back on how much I spend on my credit card and eventually getting another credit card would be super beneficial to me and help to improve my credit.