7 Steps to a 720 Credit Score

**QUICK START GUIDE**

This is the minimum you need to do to build your credit score to 720. Please check off the steps as you complete them.

**STEP 1**

Did you dispute all the errors on your credit report?

**STEP 2**

Do you have three revolving credit cards that are reporting your correct limit to all three of the credit bureaus?

**STEP 3**

Do you have an installment loan or line of credit being reported to all three bureaus that was opened after your financial meltdown and is in good standing?

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**Remember:**
- Revolving credit cards are Visa, MasterCard, Discover, or American Express, but not retail store credit cards.
- 46% of credit cards have a negative impact on your credit score.
- Make sure the credit cards for which you apply report the proper credit limit and report to all three credit bureaus.
- Do not apply jointly with your spouse.

**Key Points:**
- Do not apply for joint credit with your spouse.
- The 720 Credit Rebuilder Program approves 100 percent of applications, regardless of a person’s credit score.
- Visit [www.720InstallmentProgram.com](http://www.720InstallmentProgram.com) for more information.