

# How to Maximize Your Credit Score

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Credit scores may feel kind of pointless when you're wealthy. You're not applying for loans every month. You're liquid. So—who cares?

Well, lenders do. Underwriters do. Even potential business partners care. Your score still says something—about how you manage risk.

And if it's not in great shape? It can quietly work against you. So here are ways to tighten it up.

First—credit utilization. This can trip up those with high incomes. Spend a bunch, pay it off every month, figure you're fine.

But the score? It's based on what your balance looks like on the statement date. Not whether you paid it off later.

If you're a heavy spender, pay mid-cycle or spread it across a few cards.

Next—credit mix. Your score likes variety. Credit cards, mortgages, maybe a car loan. No debt at all? That can actually ding you. Lenders want to see you can manage credit—not just avoid it.

Also, don't rush to close accounts or freeze your credit. Closing old cards cuts your history short. And freezing? Smart, but don't forget to unfreeze it before applying.

And finally—check your report. Twice a year, minimum. Anyone can miss things.

The bottom line? Your score still speaks. Help make sure it's saying something good.

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