

 The CS Advisory Group

the plan: action alert



Improve Your Credit Rating

Exclusive Report: The Five Factors That Determine Your Credit Score

You could be doing everything right - paying bills on time, earning a high income, paying for items in cash instead of using your credit cards and, yes, still have a poor credit rating. This means you are overpaying for your home, your car, insurance, credit cards and any other lines of credit.

The most significant part of your credit report is your credit score. Credit scores range from 350 to 850, 350 being the worst possible score and 850 being the best possible score. There are five factors that determine your credit score:

- Your Payment History
- The Balance You Owe vs. Your Available Credit Lines
- Your Credit History
- The Type of Credit That You have Open
- The Number of Recent Inquiries That Have Been Made by Creditors

CMPS professionals are committed, qualified and equipped to help you improve your credit rating by helping you implement strategies based on these five factors. Please see the downloadable .pdf article for a detailed exclusive on these strategies at the link on the right.

If you would like to request a complimentary 15 minute credit review for you or someone you know, please call Marti Sheredy VP of Client Services on my team who will get you started at 818-762-0844 or email her directly at

MartiSheredy@TracyCavanaugh.com.

**READ
THIS
ARTICLE**
Link to Website



About Tracy Cavanaugh

Tracy has over a decade of experience in the mortgage banking industry. She established the Advisory division of AFFG with offices in both east and west coasts.

Tracy has earned the designations of both Certified Mortgage Planning Specialist (CMPS) and Certified Mortgage Planner (CMP) and holds a New Jersey Mortgage Banking License for both first and second mortgages and is a licensed California lender. She is a member in good standing with the Financial Planning Association and Certified Mortgage Planning Specialist Institute.

Warm Regards,
Tracy Cavanaugh CMP, CMPS
The CS Advisory Group