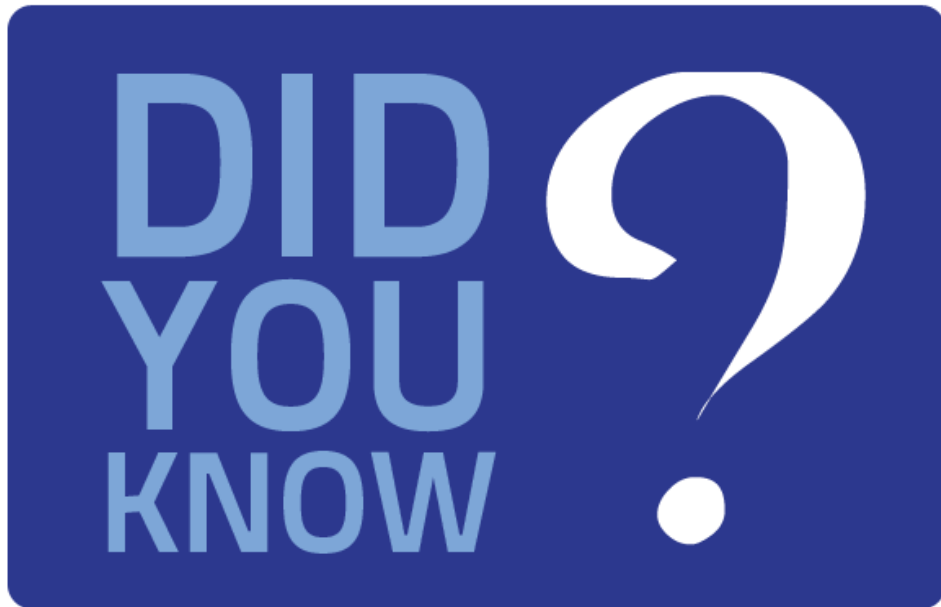


The ONLY way to build a good score is follow these 3 rules:



1. Open at least one credit card or one mainstream loan (e.g., student loan, car loan, mortgage)
2. Make these payments on time (or at least within 30 days of the due date)
3. If you use a credit card, stay below 30% of the credit limit - on all of your cards, and at all times

