

# CREDIT *Wellness* CHECKLIST

- Put together a monthly spending plan
  - Plan to make purchases on credit cards
  - Pay them off in full if possible
  - If making partial payments, pay off higher interest cards first
  
- Check your credit report for errors
  - Consult Lexington Law Firm in the event you find any marks that don't belong
  
- Schedule or make payments on time
  - Mark your calendar, set alarms, bookmark websites for easy online payments
  
- Be safe
  - Report and cancel lost credit cards immediately
  - Carry cards in an RFID blocking wallet or purse
  - Avoid using gas stations that don't have proper machines in place to prevent scanning
  
- Maximize Rewards
  - Use cards with benefits that make sense for your lifestyle

