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Rod Griffin, senior director of public education and advocacy at Experian, one of the three major credit bureaus.

One way to get your credit score up is with Experian Boost. This free program allows you to add on-time payments that don't usually factor into your score to your Experian credit report. Think utilities, streaming services, and phone bills. Griffin recommends this program to everyone as it gives you credit where credit is due. After all, you're already paying on time, so get rewarded for it.

"Two out of 3 people are telling us they're seeing improvements in their credit scores immediately," says Griffin. That score lift averages about 12 points, and it hops up to 19 points for people with a thin credit history.

"For seniors and retirees, that can be a fantastic tool to help make sure there's activity in their credit history," says Griffin. Other ways to maintain a high credit score include paying all your debts on time, not maxing out your cards, and not closing old credit accounts.

Fact-check 4 common credit score myths

It's tricky enough trying to get a good credit score without misinformation muddying the waters. Find out the truth about these commonly held beliefs to score a better number.

Myth 1. Carrying a small balance month to month is beneficial. Sara Rathner, a NerdWallet credit card expert, explains that this advice you may have received from well-intentioned friends is false.

"The theory is that it helps you seem responsible to lenders, but you can maintain and improve your credit score by paying your bills in full," she says. "Doing that has the exact same result, but it costs you nothing

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because you're no longer paying interest on a small balance. So if you have the money, there's no reason to carry a small balance from month to month."

Myth 2. Not using your credit card helps your score. In order for a credit account to count toward your credit score, it must have activity for several months in a row — three to six, typically. And no activity could actually hurt your score. If you want to keep your card swipes to a minimum, financial educator and Experian spokesperson Rod Griffin recommends using it at least once every couple of months on something small you can easily pay off.

Myth 3. You must have a credit card account to have a good credit score. "There's no magic number about how many credit cards you should have," says Griffin. One or two is enough, but you can build up your credit score without paying by plastic.

Paying your auto loan, personal loan, and mortgage on time and in full is an alternative way to uplift your score. However, using your credit card responsibly is one of the easiest ways to pump up your credit score because you have control over how much you spend each month.

Myth 4. Being a day late on your bill will destroy your credit. Miss the due date for your credit card payment by a day or two? Expect to be hit with a late fee and an uptick in interest from the card issuer. But don't worry about your credit score — yet.

Late penalties aren't recorded by credit bureaus until you've missed a full payment cycle, meaning the next bill comes due before you pay off the first. Often that's about 30 days.

"If you've missed the due date by a bit, you can still protect your credit history," says Griffin. Do that by paying back what you owe quickly. The longer you wait, passing the due date by 30, 60, or even 90 days, the more damage your score will face. Keep in mind partial payments won't protect you.