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YOU, FIRST!



Boost That Score

Credit scores aren't just for mortgages anymore. Employers pull credit reports to gauge reliability when hiring or giving security clearances. Home and auto insurers increasingly use the score to decide whether they'll cover you—and how much you'll pay for the privilege. And some utility providers use credit scores to evaluate prospective customers.

Like it or not, decisions about your employment and basic services may come down to one number. Don't worry. Here are five ways to give your score a boost:

1 Use less than 50 percent of your available credit. "Anytime you have a card close to the credit limit, pay that one down first," says identity theft and credit expert Sonya Smith-Valentine.

2 Prioritize bill payment. When you can't pay all of your bills on time, pay your mortgage and car note before gas, electric and cell phone. "The electric company may be giving you grief, but usually they don't report to the credit bureaus," she says.

3 Diversify your debt. "If all you have are credit cards, it says someone's not willing to take a risk on you for a house or a car."

4 Keep and use old cards. Length of credit history goes into your score so keep old accounts active by making small purchases every couple of months and paying off the balances.

5 Correct report mistakes. Review your credit report quarterly and address any errors you find by writing to both the credit bureaus and the companies in question. "Don't send a letter to the company's P.O. Box," Smith-Valentine advises. "Write a letter to the office of the president and you'll be surprised by how much more attention is paid."

—Maya Payne Smart



Uh-oh! We may only *think* we're healthy. A recent GE Better Health Study found roughly 30 percent of those surveyed gave themselves an "A" for managing their health, but 92 percent of doctors gave them a "C" or lower.