

Credit Score Improvement Strategy: Payment Timing



Receive Credit Card Bill

The bill arrives in the mail or online.

Most people pay after the bill is received.

Pay After Statement Date



Credit Report Shows High Balance

The credit report reflects the full balance.

Pay a portion or all of the balance early.

Pay Before Statement Date



Credit Report Shows Low Balance

The credit report reflects a lower balance.

Lenders view the lower balance on the report.

Lenders See Lower Balance



Trending Credit Score Improvement 2025 For Beginners

Rosina Ehmann



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