



**Educators
Choice**

Financial Guidance & Planning



Powered by
**Suncoast
Credit Union**

WAYS TO INCREASE YOUR CREDIT SCORE

Understanding credit can sometimes feel overwhelming. Through Educators Choice, you have access to resources and guidance that can help.



PAY YOUR BILLS ON TIME

One of the biggest factors that determine your credit score is making on-time bill payments. Consistently paying your bills on time can increase your score.



PAY DOWN YOUR DEBT

Simple budgeting is all it takes to pay down debt. Create a goal or set of goals to keep yourself on track while paying off your debt. Use budgeting tools to help monitor your progress along the way.



MONITOR YOUR CREDIT SCORE AND ALL OF YOUR ACCOUNTS

Mistakes can happen on credit reports. And when they do, it's important to address them as soon as possible.



BE SMART WITH YOUR CREDIT CARDS

Pay your credit cards on time. And consider transferring any existing balances on high interest rate cards to a card with a lower rate option to help you save more and pay down your debt quicker.

SUNCOAST REWARDS CLASSIC STARTER VISA®

Best for those looking for their first credit card to establish credit history. \$0 annual fee. As low as 16.50% APR*

SUNCOAST REWARDS SHARE SECURED VISA®

Best for those with past credit challenges or no credit history. \$0 annual fee. As low as 18.00% APR*



SUNCOAST CAN HELP

If you're struggling to improve your credit score, don't let it overwhelm you. Educators Choice offers you easy access to a dedicated team who is here to help you open a membership, get a low interest credit card and more.

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* Annual Percentage Rate (APR) = Annual Percentage Rate. Subject to term and credit qualifications. Annual percentage rates may vary. Annual percentage rates may change during loan terms on variable rate products. Membership and/or participation fees may apply. Inquire about specific fees for a product through your credit union.

Membership qualifications and account opening required for all products and services. Minimum credit or risk score may be required to qualify for products and services.

