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Smarter Credit Center

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Smarter Credit™ Center

Helping you use credit wisely to achieve
your financial goals.

Consolidate your monthly bills into one easy payment.

[Learn More](#)

Establish Your Credit

Understand how credit works, [get credit for the first time](#), and build a good credit history.

Obtain More Credit

[Increase your credit](#) to reach major financial goals, such as buying a home or car, making home improvements, or paying for education expenses.

Improve Your Credit

If your credit is less than perfect, [learn how to rebuild it](#). You may be able to build a stronger credit history over time.

Protect Your Credit

Take control of your spending to [maintain healthy credit](#). Guard your credit against identity theft and fraud.

Rebuild your credit



Steps you can take right now to address a less-than-perfect credit history, too much debt for your income, and other common situations.

▶ [View Credit Improvement Checklist \(PDF\) *](#)

Reduce Your Debt

Use your existing credit wisely, and start to [pay down debt faster](#), reduce interest costs, and potentially lower your monthly payments.





















Easily create a budget

Try the all-new My Spending Report with Budget Watch

▶ [Get Started](#)

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Establish Your Credit

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Harnessing the power of credit

Understanding how credit works — and how to use it wisely — can help you make smarter financial decisions and achieve your goals. Learn how to get credit for the first time and how to build a good credit history. Good credit is important because it may allow you to borrow money at more favorable interest rates.

Key Steps

Wells Fargo Can Help

Different types of credit can help you reach different goals, from managing everyday expenses to buying a home. Find out how to choose the right credit option for your situation.

- [Learn How to Establish Credit](#)
Find effective ways to build a strong credit history, even if you haven't had credit before or your credit history is limited.
- [Organize Your Finances](#)
Establishing and maintaining good credit is easier if you stay on top of your finances. These practical tips will help you manage your bank accounts, credit cards, and bills.
- [Know What Lenders are Looking For \(PDF\)*](#)
Lenders use the "4 C's" — credit history, capacity, collateral, and conditions — to evaluate credit applications. Understanding the 4 C's can help you secure the financing you desire.
- [Know Your Credit Options](#)
Loans, credit cards, and mortgages are just some of the credit options available. Find out how various credit options work and how they can help you reach specific financial goals.

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Quick Tips

Keep track of what you buy with your credit card. Save your receipts and check them against your statements.

[> See All Tips](#)

Take Charge of Your Future

Our [checklist \(PDF\)*](#) has 3 simple steps that can lead to better credit decisions.

Hands-On Banking®

Get money management skills you need for life.

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Improve Your Credit

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Building stronger credit

Your credit history plays an important role in helping you reach your financial goals. If your credit isn't as strong as you'd like, you may be able to improve it. Take action now, and you'll reap the benefits of better credit over time.

Key Steps

Wells Fargo Can Help

Taking control of your finances can help you manage your money more effectively and build a stronger credit history. Gain a better understanding of your current credit situation and find smart strategies for improving it.

- [Check Your Credit Report](#)
Start by reviewing your credit report so you can see what lenders see. Learn how to obtain a copy of your report from the major credit-reporting companies and correct any errors you find.
- [Understand the Factors that Affect Your Credit](#)
Your credit score gives lenders a snapshot of your credit risk. By understanding what impacts your score, you may be able to improve it.
- [Raise Your Credit Score](#)
Managing your credit responsibly over time is one of the best ways to improve your credit score. These practical tips can help.
- [Create and Monitor Your Budget Online](#)
A budget gives you more control over your finances and helps you eliminate unnecessary expenses. Use our free tool to create a budget online and track your progress.

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Quick Tips

Pay on time. Ask your credit card issuer if it offers email alerts to remind you when a payment is due.

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Reduce Your Debt

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Taking control of your credit

Paying down debt may be one of your most important financial goals. Evaluate your current situation, learn how to manage your debt more effectively, and find out whether you might be able to lower your monthly payments or reduce interest costs.

[Key Steps](#)[Wells Fargo Can Help](#)

When it comes to reducing debt, even the smallest steps can make a big difference. Get a true picture of your financial situation, find strategies for managing your current debt, and make a plan to get out of debt.

- [Assess Your Situation](#)
A good first step is to figure out where you stand financially. Then you can take action to get your debt under control.
- [Consolidate Debt](#)
Consider rolling your debts into a single loan — it could help you manage your debt more effectively.
- [Create and Monitor Your Budget Online](#)
A budget gives you more control over your finances and helps you eliminate unnecessary expenses. Use our free tool to create a budget online and track your progress.

[Quick Tips](#)

Create a budget and stick to it. Budgeting helps you control your finances — and it can help you resist spending sprees.

[▶ See All Tips](#)[Take Charge of Your Future](#)

Our [checklist \(PDF\)](#)* has 3 simple steps that can lead to better credit decisions.

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Get money management skills you need for life.

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Obtain More Credit

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Enhancing your financial future

You may need to increase your credit in order to reach some life goals, like buying or improving a home, or paying for education expenses. Find out how to build your capacity to borrow if you think you'll need more credit in the future.

[Key Steps](#)[Wells Fargo Can Help](#)

Using credit to achieve long-term goals can be a sensible strategy. Learn how to secure more credit, what credit options are available, and how to choose the right option for your situation.

- [Make Smarter Credit Choices \(PDF\)*](#)
Three simple steps can help you assess your credit situation and make smarter credit choices.
- [Know Your Credit Options](#)
Loans, credit cards, and mortgages are just some of the credit options available. Find out how various credit options work and how they can help you reach specific financial goals.
- [Choose the Right Credit Option for Your Needs](#)
Get detailed information about six different credit options, what they're best used for, how much you can borrow, and when you'll have the funds.
- [Know What Lenders are Looking For \(PDF\)*](#)
Lenders use the "4 C's" — credit history, capacity, collateral, and conditions — to evaluate credit applications. Understanding the 4 C's can help you secure the financing you desire.

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Quick Tips

Be proactive and check your credit report on a regular basis. [> See All Tips](#)

Take Charge of Your Future

Our [checklist \(PDF\)*](#) has 3 simple steps that can lead to better credit decisions.

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Protect Your Credit[Print this page](#)**Safeguarding your financial future**

Credit is essential for reaching your goals, both now and in the years to come. Make sure your credit is as good as it can be — track your spending, use your credit wisely, and take steps to secure your credit and your identity against fraud.

Key Steps

Wells Fargo Can Help

Learn how best to manage and protect your credit — including information and tools to help you avoid identity theft and recognize fraud.

- [Maintain Good Credit](#)
These practical tips will help you stay on top of your finances and keep your credit in good standing.
- [Know What Makes up Your Credit Score](#)
Certain factors can help or hurt your credit score. Learn what you can do to minimize negative impacts and improve or maintain your credit score.
- [Recognize Scams and Frauds](#)
Learn how to protect yourself against fraudulent websites and emails (phishing), identity theft, scams, and other malicious activity.
- [Learn How to Protect Your Credit](#)
Identity theft is one of the fastest-growing crimes in the United States.¹ Help lower your risk of becoming a victim by following these strategies for preventing account fraud and identity theft.

¹ Federal Bureau of Investigation

Manage Your Credit

Enroll in [Enhanced Identity Theft Protection](#) and get additional tools to help you manage your credit more effectively.

[► Learn More](#)**Quick Tips**

Prevent credit and debit card fraud by keeping close tabs on the activity in your account.

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