

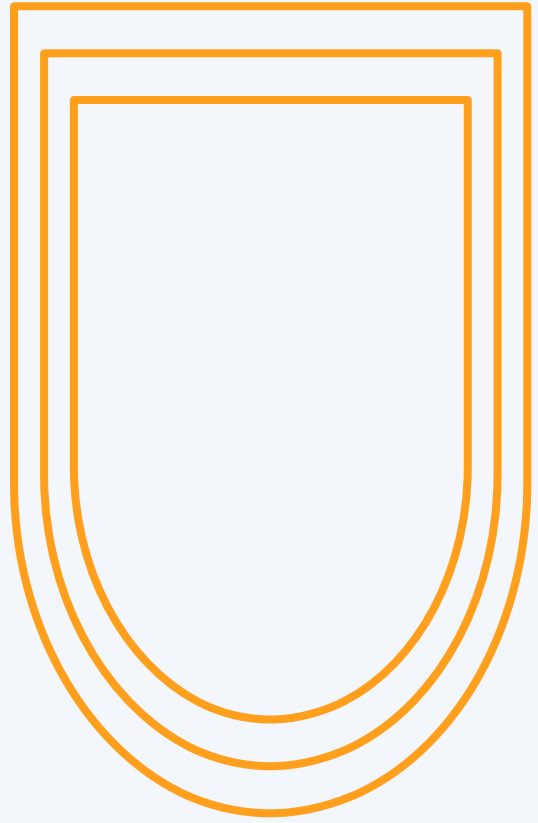
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Three small colored dots (teal, orange, blue) arranged horizontally.

**TIPS FOR BUSINESS  
OWNERS TO BUILD THEIR  
BUSINESS CREDIT SCORE  
AND GET APPROVED FOR  
BUSINESS FINANCING**

Three overlapping arches in blue, orange, and teal, resembling a stylized rainbow or a decorative frame.

Building a strong [business credit score](#) is important for business owners who want to obtain financing, such as equipment loans or lines of credit. Here are some tips for building your business credit score and getting approved for financing:



- Establish your business as a separate entity: To build a strong business credit score, it's important to establish your business as a separate legal entity from yourself. This means obtaining a separate tax identification number (TIN) and setting up a separate business bank account. ●●●





- **Use credit wisely:** Using credit responsibly is key to building a strong credit score. Always pay on time and only borrow the amount that you know you can afford to pay. Late payments or defaulting on loans can harm your credit score.





- **Monitor your credit report:**  
Regularly check your business credit report for errors or inaccuracies. If there are any errors, file a dispute with the credit bureau for them to be corrected.





**•Build relationships with vendors and suppliers: Building relationships with vendors and suppliers who report to credit bureaus can help build your credit score. Be sure that you pay your bills in full and on time.**





**•Apply for credit strategically: Be strategic when applying for credit. Too many credit inquiries in a short period of time can harm your credit score. Only apply for credit when you need it and when you are confident you can qualify.**





## Apply for Secured Credit Cards now!

Secured credit cards help you build credit and develop a good credit score.



[WWW.NEWHORIZON.ORG](http://WWW.NEWHORIZON.ORG)

- Consider a secured credit card or line of credit: If you're having difficulty getting approved for financing, consider applying for a secured credit card or line of credit. These options require collateral, which can make them easier to obtain.





- **Work with a financial professional:**  
If you're unsure about how to build your business credit score or how to obtain financing, consider working with a financial professional who can provide guidance and advice.





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**FOR MORE BUSINESS  
CREDIT TIPS**

**Visit our Website at  
[WWW.NEWHORIZON.ORG](http://WWW.NEWHORIZON.ORG)**