Maria has four credit cards, which she tries to use responsibly.

Her first credit card came from Macy’s when she just started working. They gave her a credit limit of $1,000, but because she paid her bill on time, they eventually raised it to $5,000. She used the card for a few years.

Her next credit card came from TJ Maxx. She opened it up because they gave her a 10% discount on her purchases. She used it until she got her Chase Freedom card.

Her third card came from Chase Freedom, which is a Visa. She earns points from her purchases and hopes to use them for future trips. She puts most of her charges now on that card. Her credit limit is $5,000

Finally, her fourth card came from Amazon. It is the newest card, and she uses it just for Amazon purchases. They gave her a $5,000 credit limit.

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| --- | --- | --- | --- | --- |
|  | **Company** | **Date Established** | **Current**  **Balance** | **Limit** |
| 1 | Macy’s | December 2014 | $0 | $5,000 |
| 2 | TJ Maxx | May 2015 | $0 | $5,000 |
| 3 | Chase Freedom | January 2017 | $3,000 | $5,000 |
| 4 | Amazon Visa | October 2022 | $2,000 | $5,000 |
|  |  |  |  |  |

**QUESTIONS**

Maria wants her credit score to go up. She is thinking of closing her Macy’s and TJ Maxx credit cards as she figures that will help. After all, she does not use them anymore.

1. Should Maria close the Macy’s and TJ Max’s credit cards?
2. By closing those cards, will it improve her credit score?
3. Do you have any suggestions for Maria on how to improve her score?