

HOW TO FIX BAD CREDIT REPORT



Quickly Fix Bad Credit Report

Huangqi Zhang

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

Quickly Fix Bad Credit Report:

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Walker,2014-02-25 A short book for consumers on how to improve their credit and increase their credit score without the help of expensive credit repair companies Your Credit, Your Life Eddie D. Furguson,2015-03-26 Do you or someone you know have bad credit or no credit at all If so pay close attention And if you really want to know the facts about credit this book is definitely for YOU This book covers everything there is to know about building a great credit score and it s understandable to the average person In fact some people have called it the Credit Manual You ll uncover a wide array of tips

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financial sense in that many employers and corporations use it to make judgments about you. Bearing these facts in mind it is easy to see how improving your credit score immediately improves your access to money and better interest rates. Raising your credit score is often a daunting task at least in theory since many people do not fully understand how a credit score is scored or what affects it, whether positively or negatively. Relax, you've already taken the first step in fixing your own credit: you're reading this ebook. When it comes to your credit score, information and education are as crucial as establishing and maintaining positive financial habits. Your credit score is a snapshot of the potential risk you pose to those willing to lend you money, like a credit card company or bank. It is merely one part or factor that helps determine your eligibility for a credit card and is not a personal judgment against you. Other factors that go into making a credit decision can include your total debt to income ratio, employment history, and income levels. Even looking at mortgages and home loans, the consumer has to realize just how important a factor their credit score is in getting a loan; it requires the same degree of consideration that the loan's interest rate and terms do. Here's a San Francisco Chronicle article that talks about just that topic. Because the world of credit scores is so murky, people often give up on even trying to understand it or trying to improve their financial positions and score. It is really quite simple to improve your score, and the following pages will give you a better understanding of how to make positive changes while empowering you to build and maintain an informed position on money and your finances. There are dozens of credit score websites and products available for purchase. Some of these products promise to help raise your credit score or help you monitor your score exclusively. Know that by law you are allowed to access your credit score for free at least once per year. Also, many of the products and services being offered to you are poor substitutes for a little education and research, just like you are doing here with this ebook. There is nothing that a credit score service can do for you that you cannot already accomplish yourself with a little bit of knowledge and perseverance. You do not need to spend a dime to effectively monitor and improve your credit score.

EXCERPT FROM THE BOOK

The next step after requesting your credit report is to better understand what goes into your score. The accounts on your credit score can count negatively against you for seven years. This means that if you had one late payment on one card or account six years ago, your score can still be affected. But by understanding this time limit, you can also help dispute inaccurate or old information on your credit score. To learn more about disputing accounts or information, please read further. Accounts can be marked as 30, 60, 90, or 120 days late, depending on how far behind you may be in payments. The longer you are past due, the worse off your score. These accounts are past due or considered delinquent by the creditors. Accounts that are charged off are those that the creditor has decided you are unlikely to pay, and charge offs should be avoided at all costs, as they can negatively affect your credit score more than being 120 days late on a payment. Here's an excellent Forbes article about paying your bills on time and how it affects your credit score.

[Smart Couples Finish Rich](#) David Bach, 2001. Updated and revised for a new generation of couples. David Bach's classic money guide teaches couples how to build stable financial wealth that lasts.

[The Ultimate Guide to](#)

Improving Your Credit Rating! Roan Doyle, 2011

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