

The Ultimate Credit Repair Checklist!

8 Credit Hacks to Get Your Credit Back on Track to Get the Money You Need at Rates You Can Afford

- ✓ **Get Your Free Credit Report** – Check for errors, missed payments and other bad marks.
- ✓ **File a Dispute** – Dispute any errors with each of the three credit bureaus. You can also try this with legitimate bad marks.
- ✓ **Switch Up Your Debt** – Consolidating your revolving (credit card) debt into non-revolving debt in a personal loan is a better type of credit. Just don't max out the cards again.
- ✓ **Ask for a Limit Increase** – Getting your card limits increased improves your credit utilization ratio.
- ✓ **Add Rent to Your Credit Report** – You can get credit for those on-time rent payments by using sites like RentTracker
- ✓ **Get a Cosigner** – If you aren't able to get a loan, get a cosigner so you can start building good credit history.
- ✓ **Ride Piggyback on Someone's Card** – Get added to someone's credit card so their on-time payments help your credit score.
- ✓ **Get Tough with Creditors** – Negotiate with lenders, especially those with whom you've missed payments. Tell them you can pay them off if they removed the missed payment from your credit report.

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Katrin Zwirglmaier



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Cincinnati Magazine ,2003-04 Cincinnati Magazine taps into the DNA of the city exploring shopping dining living and culture and giving readers a ringside seat on the issues shaping the region **Credit Scores and You** Richard

Johnson,2011 Credit Scores and You is the definitive guide on how to create maintain or repair your credit score Knowing how to get your credit score over 700 and to keep it there can save you tens of thousands of dollars over the course of your lifetime The book is the result of the author s desire to give financial direction and inspiration to his two sons as they grew into young adults His career in lending and the financial world has provided a keen understanding of what is required to build a solid financial base and how vitally important an excellent credit score has become in business and in day to day life It shares real life experiences and provides information on getting started in finances handling money and how to build your credit history Learning about trade lines the credit scoring system and when to consider various loan products is discussed How your credit history impacts what you do and what it can cost you over time is the essence of this subject A good credit score involves much more than what it will cost for a particular loan product Your credit score is considered when you apply for a job when you are looking for housing and how the insurance company views you as customer That simple three digit number has become more profound since the mid 1990 s than ever before Your credit score will determine whether or not you are approved for a loan product In many cases it will also dictate how much you will pay in interest rates and fees Excellent credit scores will open many more doors and save you money A good credit score will also help you when applying for a job Many employers will run a credit check along with a background check before they will consider a candidate for employment High or low credit scores are considered a reflection on how an applicant may perform on the job Insurance companies have their own methods for determining risk and charge insurance premiums based on that data Credit scores in recent years have become one of the factors that they look at on an insurance application High or low credit scores can be one of the determining factors in what they charge Having an understanding of the importance of a great credit score should not be underestimated Credit Scores and You will give the reader an excellent basis for getting on the right track toward financial wellness

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