

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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