



HOW TO REPAIR YOUR CREDIT IN 6 STEPS



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1. Review Your Credit Report:

- * **Accounts:** Look for accounts you don't recognize, payments inaccurately reported as late, and any other errors.
- * **Personal Information:** This includes your name and any variations, birthdate, addresses, and employers.
- * **Hard Inquiries:** Look for any inquiries you don't recognize, these could be an indication of fraud.

2. Bring Past Due Accounts Current: Because payment history is the biggest factor in your credit score, even one late payment can lower your score. If you're not yet 30 days behind on a payment, pay it immediately.

3. Maintain a Low Utilization Rate: Credit utilization accounts for up to 30% of your credit score. The lower your credit utilization, the better. Getting your utilization rate below 10% has the biggest positive impact on credit scores.

4. Pay Off Debt: Create a budget that frees up money to pay off credit card debt and other high-interest debt. The debt snowball method can be effective ways of tackling debt.

5. Avoid Applying for New Credit: When you apply for new credit, the lender checks your credit report. This results in a hard inquiry and can lower your credit score.

6. Keep Unused Accounts Open: Closing a credit card can negatively affect your score by reducing the amount of revolving credit available, which increases your utilization rate. Closing a credit card also shortens your credit history which makes up 15% of your score. A longer credit history boosts your credit score. Even if you don't plan on using it, keep it open.

CAN I FIX MY OWN CREDIT?

There's no way to raise Credit Scores overnight, but there are steps you can do yourself to REPAIR your Credit.

Living Better 101 now has a **DO-IT-YOURSELF** package for those who are **dedicated** and **driven** and **disciplined** to rebuilding their CREDIT.

The **DIY Package** includes:

- * An Education Manual
- * 10 Lessons covering Money Management, Collections, Rebuilding Credit, Understanding a Credit Report, and more.
- * Sample creditor and credit bureau letters
- * Access to Living Better 101 Certified Credit Coaches.

Call **(844) 844-3911** for your DIY package today!

