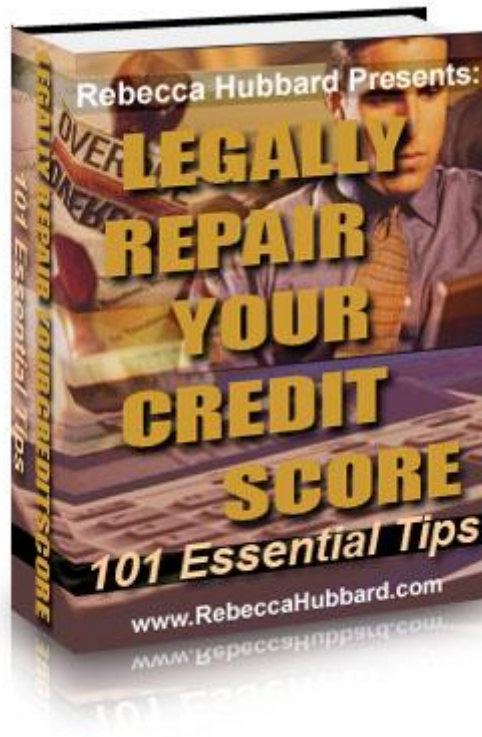


Legally Repair Your Credit Score



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Legally Repair Your Credit Score "People have plenty of misconceptions about their credit scores. One of the biggest misconceptions is credit scores don't matter..... That's simply not true." Your credit score is your ticket to many of the things you want..... Dear Friend, People have plenty of misconceptions about their credit scores. One of the biggest misconceptions is credit scores don't matter. That's simply not true. Your credit score is your ticket to many of the things you want: lenders look at your credit score if you want to purchase big ticket items like a home or a car. If you have a good credit score, you'll enjoy lower interest rates and better loan terms. If you have a poor credit score, you're going to suffer with higher interest rates and more restrictive loan terms. You may even have trouble leasing an apartment, opening a credit card account, and so on. But, it goes beyond your purchasing power - in some cases, employers look at applicants' credit scores during the interview process. Another dangerous misconception held by some is not everyone has a credit score. If you have a bank account, and you have bills, you have a credit score. Some use the term credit score, while others call it a FICO score, a credit rating, credit risk rating, a FICO rating, or a credit risk score. Each refers to one simple thing: the three-digit number that shows lenders your credit worthiness and whether you are apt to repay your loans and pay your bills.

Lenders check your credit each time you apply for credit cards, loans, and in some cases, when you want to lease an apartment or a home the management company will want to verify you have a record of paying your rent on time. If you are applying for a job in which you will be handling money, you may also be subject to a credit check by the employer. Furthermore, any other legitimate business can check your credit if they need to do so. In short, your credit score shows lenders what state you are in financially and your past financial history, including if you made your monthly payments on time. Lenders look at your credit score to determine if you are a good credit risk; if they determine you are a good credit risk, you'll likely receive a better interest rate, if you're applying for a loan. Credit scores are not something of which to be afraid; however, many people do not fully understand how credit scores work and how they can easily repair their own credit scores. Unfortunately, such misinformation is only exacerbated by companies who claim to, for a price, fix your credit score overnight. Unfortunately, such companies produce powerful ads that some people believe they really do have to pay a hefty sum to fix their credit scores when, in reality, they can easily do it themselves with a little time and effort. Get your hands on my eBook: "Legally Repair Your Credit Score - 101 Essential Tips" and you'll soon be working toward cleaning your credit report and bringing your credit score where it needs to be to ensure you lenders want to deal with you. Here's exactly what you will find out in "Legally Repair Your Credit Score - 101 Essential Tips": Define your credit score, a credit report, and other key financial terms that are essential to repairing your credit Develop a personalized credit repair plan that addresses your unique financial situation Find the resources you need to repair your credit score without spending money Use the same techniques as credit repair experts to repair your own credit. You'll also learn how to deal with life as you repair your credit because life doesn't stop because your credit is suffering. Once you finish this book, you'll have built a solid foundation that will allow you to hone your financial habits, ensuring once you rebuild your credit, it stays strong. Remember, to follow the steps in this book, and you'll soon be on the way to healthier credit. Here is a sneak peak of some of the Table of Contents: The Basics Tip #1: Know how your credit score is determined. Tip #2: File the information for credit bureaus in an easy-to-find place Tip #3: Create a plan to repair your credit score. The Best Ways to Boost Your Credit Score Tip #4: Make sure you consistently pay your bills on time. Tip #5: Don't rack up excessive credit Tip #6: Lower your debt. Tip #7: Have a range of credit types. Keep Your Credit Score Safe Tip #8: Be aware of identity theft Tip #9: Practice safe banking, safe computing, and safe business practices Tip #10: Regularly check your

credit score Avoid Common Credit Score Mistakes Tip #11: Know what debts you have and what credit you don't use. Tip #12: Don't have allow too many inquiries of your credit report. Tip #12: Don't have allow too many inquiries of your credit report. Tip #13: Be careful of online loan rate comparisons. Tip #14: You don't only have one credit report. Tip #15: Closing your credit accounts aren't necessarily going to boost your credit score. Tip #16: Don't assume that one thing will boost your credit score a specific number of points. Tip #17: Having no loans or debts will not necessarily improve your credit score. Tip #18: Do not attempt to fix your credit score by illegal means. Dealing With Your Credit Report to Deal With Your Credit Score Tip #19: If you find errors on your credit report, take action. Tip #20: If there is a problem you can't currently fix, make a note of it on your credit report. Tip #21: Know who is looking at your credit report and why Tip #22: Know the difference between soft and hard inquiries Tip #23: Contact creditors and credit bureaus when you are correcting inaccuracies in your credit report. Tip #24: Beware of where you get your credit report and what it contains.

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