11 tips for DIY credit repair



- 1 Access your credit reports from all three bureaus
- 2 Review each report
- 3 Request to have inaccurate items removed
- 4 Wait for a response
- 5 Become an authorized user on someone else's credit card
- 6 Pay down credit cards
- 7 Be strategic about applying for new credit
- B Learn how negative items affect your score
- 9 Consider consolidating your debt
- 10 Improve your payment history with consistent on-time payments
- 11 Understand the Credit Repair Organizations Act

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M Woodhall

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