

# A 10-STEP GUIDE TO DIY CREDIT REPAIR

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**Wizelink International**

We repair any credit

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## Introduction

First things first. There is no magic pill or app that will fix your credit score overnight. Companies that advertise such fantasies for a hefty fee are not real. Do not fall for these scams. Good credit is a trust relationship that takes time and discipline to build. It's not impossible though. You got this.

Credit reporting typically goes back 7–10 years. It's not forever! In this e-book, we'll show you ways you can remove inaccurate, outdated, and even some accurate information with the right touch.

## Legal

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To learn more about us or to get started repairing your credit please visit [www.werepairanycredit.com](http://www.werepairanycredit.com)

### Step 1: Bring all of your accounts current

This may sound obvious, but the first step on the road to improving your credit health is to pay all of your bills and get them current. Making several consecutive on-time payments will boost your credit score in as little as six months.

### Step 2: Automate your financial life

Now that your accounts are current, you can start working on ways to keep them current. Setting up automatic payments (even if it's just the minimum balance) is the easiest way to avoid falling behind. Most companies offer some version of this service. Why not take advantage of it.

You may find that one or more of your creditors do not offer an automatic payment feature however, you can still find creative ways to automate these payments.

For example, let's say you rent a private residence and your landlord takes cash or check. Try talking with him or her about using Paypal or Venmo to pay your rent. This way you can set automatic transfers to your account each month and avoid being late. It's a win/win for both of you.

If Paypal is not an option, you might try opening a separate checking or savings account that is just for bills. This way you can still set automatic transfers and reminders of upcoming bills.

### Step 3: Get to know your credit score

What is a credit score? A credit score is number that represents a person's creditworthiness. In other words, it gives potential lenders a quick reference point for determining whether to approve your credit or loan application.

Credit scores are calculated primarily based on information gathered by credit reporting agencies or bureaus. These agencies assemble the information into a single document called a credit report. The three main credit bureaus are: Experian, Equifax, and TransUnion.

Each agency uses its own scoring system and lenders or creditors may not report to all three bureaus, which means you may see a different score depending the report you request. For this reason we highly recommend that you obtain your report from all three agencies to get a complete picture of your overall credit health. To get a copy of your credit reports and scores from all three agencies, visit [www.werepairanycredit.com](http://www.werepairanycredit.com).



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Step 4: Remove negative information from your report

