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[Quick Credit Fix Blueprint](#)

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## 5 Ways to Boost Your Credit Score 100 Points

Your credit report is arguably the most important piece of personal information that you have. As an adult, it is your financial report card and it is used for a variety of reasons.

This report contains a history of at least the past 7 years of your financial behavior. That means anyone interested in seeing how responsible you are can pull your credit report and instantly see how likely you are to hold your end of an agreement.

For instance, imagine that you spent the last 6 weeks going through rounds and rounds of interviews for the absolute dream job. You were told on the last interview that they are prepared to make you an offer, but they just have to run through a few standard procedures first. No big deal.

You and your friends go out and celebrate and talk about negotiating your pay and all the great benefits you're going to have. You joke about the awful job you currently have and how much you hate it.

All night you toss and turn as you dream about what a great job this will be and think about the possible offer you are about to receive.

The next day, you receive a phone call from the company and you tell them how excited you are to join the team and start working for them. Then you start to realize the lack of enthusiasm in the caller's voice.

That's when he says, "We ran into a small complication, and I'm sorry but we are not going to be able to make you an offer. It was a pleasure meeting you, and we wish you luck in your job search."

He hangs up, and you sit there replaying the last few moments in your head as you realize that six weeks of interviewing and putting your current job on the line was just flushed down the drain.

The reason you were denied the job is because your credit report was pulled and the employer noticed you had a history of late payments and bad credit. This, the employer

assumes, shows your lack of ability to stay organized, prioritize and be responsible. **If you can't even pay your bills on time and maintain the most important piece of personal information, they can't trust you are a responsible employee.**

Sadly, it happens every day. Behaviors or mistakes that you made five years ago that seemed so unimportant then can come back to haunt you years later. And it does not just affect your ability to get a job.

Your credit report can make it virtually impossible to get a loan, secure a credit card, buy a car or even rent an apartment. It can raise your insurance rates and cause your cable and electric company to make you pay 6 months in service fees in advance. **Your credit report is used for just about anything you need to accomplish financially.**

What is even more unfortunate is that many times a bad credit rating is actually not your fault.

Studies show that 1 in 4 credit reports contain errors that are serious enough to hurt your credit score. That means there is a very good chance you or someone in your household has a bankruptcy on their file that never occurred, or late payments on accounts that were always paid on time.

**Because credit reporting companies poorly manage your account, you suffer.**

In some cases it's not even the credit reporting companies. Maybe you had a collection agency going after you for a debt you didn't even owe. Or maybe you had a dispute over your gym membership fees and they reported the claim to the credit reporting agencies – even though you were in the right!

There are hundreds of reasons your credit score is lower than it should be, and it is not fair. You are the one that has to pay the consequences for someone else's mistake.

As a rule, it is critical that you review your credit report every 4 months at a very minimum. Sooner or later you will catch something on your report that is wrong and needs to be fixed.

When this happens, you'll want to act swiftly to restore your credit. If not, your credit card companies, insurance companies, and anyone that has access to your credit file could see the mistake and instantly raise your rates.

But every time a mistake shows up on your file, you do not want to have to pay thousands of dollars to a credit counselor to fix the error. Especially when you can easily fix the errors on your own.

In fact, **there is nothing a credit counselor can do that you can't do completely on your own.** So save your money, and take the time to learn the secrets to self-help credit repair.

Even if you were in the wrong and a negative item is added to your report, you can use particular strategies to get it removed. Your lenders, creditors, landlord and boss never have to know about it.

When you know the inside secrets that credit counselors use to fix credit, you can use their strategies in your favor as well. You are capable of removing the negative items from your report, quickly adding positive items, and boosting your credit rating.

That means even if you do have a history of not paying your bills on time, defaulting on loans, or even filing for bankruptcy – that's okay. You can quickly get back on your feet when you know how the credit scoring system works and the secrets to restore bad credit.

Why pay someone as much as \$3,500 to fix your credit when you can do it completely on your own. Do it yourself and use the money you save to buy a nicer car or towards a bigger down payment.

If you're going to fix the most important piece of financial information, then it makes sense to actually not only look responsible, but to become financially responsible. So **don't waste your money paying for a credit counselor when you don't need one.**

You can repair your credit report and raise your FICO® score completely on your own.

Those who understand how the credit scoring system works know that it is a flawed system. All this score does is look at the items on your report and automatically gives you a grade.

Fortunately you can dress up your credit report to make it look like you are an outstanding consumer, completely responsible, and in good credit standing.

That means lenders could look at your score and instantly approve you for the loan you need. In fact, lenders might not even look at your credit rating. Their computers will automatically pull your score and tell the lender if you are approved or not just by looking at that number.

This is the same number that is simply calculated by the information on your credit report. The same credit report that has a 25% chance of having information on it that is wrong and hurting you. The same report that you can manipulate by putting positive information on it.

**The same report that allows you to use the secrets that credit counselors know to remove negative information from your file.**

## The 5 Ways

There are a number of things you can do to erase negative information and boost your credit score. This is easy stuff when you know how to manipulate the system.

And when you manipulate the system in your favor, you can effectively fool lenders. They will never know you had a history of bad credit behavior. They'll simply look at your score, assume you have always had outstanding credit, and that you have always been responsible. As a result, you'll get approved for the loan you need without hesitation.

Here are just 5 simple ways you can get started on boosting your credit rating.

### **Credit Score Tip #1:**

Let's start with one of the easiest and most effective ways to boost your credit score. It has to do with your credit to debt ratio.

Banks, lenders and creditors want to see that you are capable of paying them back. But if you currently have too much outstanding debt, you fall into a high-risk category.

Statistically, people who overextend themselves and max out their credit card balances are at great risk of not being able to pay back their debts. Therefore, a big part of your credit score is determined by how much credit you are currently utilizing.

Your credit to debt ratio simply looks at the amount of credit you have versus how much you are using.

Let's look at an example:

\$2,000 of debt charged to a credit card with a limit of \$5,000  
 $\$2,000/\$5,000 =$  a debt to credit ratio of 50%

\$10,000 of credit card debt with total available limits of \$10,000  
 $\$10,000/\$10,000=$ 100% debt ratio

The higher your debt ratio, the more it will affect your credit score in a negative way. The goal here is to improve your debt ratio by lowering it. Ideally you want that ratio to be below 35 percent.

An easy way to do this would be to pay off your debts and stop spending money. That of course is easier said than done.

But there is an even better way to improve your debt ratio. **Get more credit.**

Call your credit card companies and tell them you are calling to inquire about a spending limit increase. Credit card companies want you to spend money so they can make more money off you in interest. Chances are you won't have to twist their arm.

If they hesitate and say you don't qualify, just gently tell them:

The reason I asked is because I just received a pre-approved offer in the mail from your competitor. This offer was for a free balance transfer, 0% interest for 6 months, and a higher spending limit. I thought I'd call to see what you could do for me since I enjoy doing business with you, but I guess I'll have to transfer my balance over to them and close my account with you.

It's amazing how quickly the customer service rep will be able to find a way to approve you for your increased spending limit.

If your credit to debt ratio is high, you should see an instant increase in your score.

### **Credit Score Tip #2:**

As mentioned earlier, 1 in 4 credit reports contain information that is just plain wrong. In fact, 75 percent of credit reports contain wrong information – but only 1 in 4 are severe enough to hurt your credit score.

That means there is a good chance that right now there is something on your file that could cause you to not get approved for a credit card or car loan.

Imagine pulling your credit report seeing a list of accounts for department store credit cards that you never opened, and they are all being listed as 90 days past due. That would have a major impact on your score and could wrongfully deny you credit.

Download your credit report regularly and carefully review it for errors. Then use the steps discussed in the [Quick Credit Fix Blueprint](#) those items removed from your file.

By law the credit reporting bureaus must review the claim and remove it if they cannot find conclusive evidence that it belongs there. This process is quick and painless on your part and can be done without hiring a credit counselor.

### **Credit Score Tip #3:**

If you are establishing credit for the first time or working to rebuild credit after a bankruptcy, you can get on your feet in no time. But to do so you need credit in order to get credit.

It is a vicious catch 22 scenario. Without credit you cannot get credit, but in order to get credit you need some credit history.

If you are just starting out or wiped your file clean through bankruptcy, where do you start?

The first thing you want to do is open a checking and/or savings account with a bank. Deposit some cash and then apply for a credit card. Banks that you do business with are more likely to approve people with no credit, as they know you have some cash to back up your payments with.

It doesn't matter how big your credit card is. All that matters is that you have and use credit regularly in order to establish some activity. Just remember to keep your credit to debt ratio low.

All you have to do is charge a minimal amount on your card on a regular basis, pay it off in full, and you've started to build a good credit history. It could be a \$0.25 charge on your account – it doesn't matter. Just use it minimally and pay it off to build a credit history on your file.

If you can't get approved for a credit card, your next choice is to obtain a secured credit card. A secured card is one that is backed by some sort of collateral to protect the creditor. Usually this is the form in a cash deposit.

For example, many secured credit cards require a \$500 cash deposit for a \$500 limit card. If you don't pay back your debt, they have the right to keep your money.

Just be sure that the secured credit card company is reporting your good repayment history to the credit bureaus. Often they fail to do this, but if you ask them to send a note about your credit history they will be happy to do so.

#### **Credit Score Tip #4:**

In 2008, Fair Isaac Corp (FICO) recently changed the way it calculates your credit score. One of the things they did was put more emphasis on how well you manage all different types of credit.

That means it is no longer enough to simply build a good history of managing credit card debt. You need more than that.

The two main types of credit are:

- Revolving debt
- Installment loans

**Revolving debt** is the monthly fees that you incur and have to pay off, such as with credit cards and your cable bill.

**Installment loans** are fixed amount of money you owe with payments spread over time. Mortgage and car loans are installment loans.

To boost your credit score, you need to demonstrate that you have an ability to handle all different types of loans. That means it actually helps you to have a car payment or a mortgage.

But who wants to go out and buy a new car just for the sake of increasing their credit score?

What you can do instead is get a small personal loan from your bank. Try to get the very best rate and do not spend this money in any way. Instead, deposit it in a high-yield savings account or money market. Keeping the money in savings will allow you to earn interest on your cash, which will balance out the interest you owe on the personal loan.

You can organize this through the same bank that you receive your personal loan from. Every month simply transfer money from the savings account to make a loan payment. Chances are you can set up your accounts through you bank so it does this automatically for you. That way you never have to worry about paying your bill or being late, and you can watch as your credit score increases over time.

### **Credit Score Tip #5:**

How often do you receive a threatening call or letter in the mail from a credit collector? They can be violent, rude and typically they are wrong. They often don't have the right person, and even when they do their accusations are way off.

Maybe you did have a \$2,000 private loan you took out in college, but you already made the final payment. When you hear from the collection agency years later, they claim it is unpaid and is a \$5,000 loan.

Although many of the experiences you have with collection agencies are illegal, they get away with it and the use scare tactics to make you pay for debts that you do not owe. During the process they hurt your credit score.

Even if you actually owe the debt, it is entirely possible to beat collection callers at their own game and restore your credit.

By law, they must validate any claim that they make against you, and chances are they are unable to do this. If they cannot show adequate information to legally pursue their debt claim, they must stop contacting you and the item can be removed from your credit report.

Don't let collection agencies scare you into making you pay. Use the law to your benefit and make them go away forever. It's a great feeling when you speak to a collections caller and are able to put them in their place for a change.

These are just a few ways you can quickly boost your credit score. The bottom line is that you can fight negative information and manipulate the system to add positive information to your credit file.

**Find everything you need to know about credit and discover the secrets to boost your credit score. Get the Quick Credit Fix Blueprint [HERE](#).**

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