

HOW TO FIX YOUR CREDIT

Your loan application could either be approved or denied since **one major factor** that qualifies you for a **typical loan is your credit score**.

Fixing or repairing your credit is not rocket science. It begins with you. And you must act swiftly. **The good news is;** it could even take only a few days to boost your credit by a significant amount, provided you are following a **working blueprint from an experienced credit expert.**



Get a copy of your credit report

From credit bureaus like Experian, TransUnion or Equifax, you can quickly get a copy of your credit report (which gives you access to your credit history) for free.



Review the credit report

The review allows you to check for any irregularities, incorrect information or negative remarks that are inaccurate and misleading.



Dispute errors and incorrect information

It is 100% legal to dispute errors and derogatory remarks on the credit report that projects you as a borrower that is not creditworthy.



Begin to monitor your credit score

With free platforms like Credit Karma, you can start to monitor your credit activities and take swift action in case of any irregular or suspicious activity.



How About Getting a Secure Credit Card?

You could enjoy some positive impact on your credit when you get a secure credit card. However, it's not just about having the new credit card, but about being responsible in the way you spend with the card.

It's Easy to Repair Your Credit

Fixing your credit is more like exploring your credit report to discover anomalies or errors and then taking steps to make adjustments and corrections. However, it takes time and discipline to improve your credit



- Avoid late payment of your current account. Setting up a payment reminder will be very beneficial in this regard.
- Avoid piling up more debts than you can comfortably handle. Creating a budget and sticking to it can also help you avoid accumulation of debts.
- Your credit utilization rate or your balance-to-limit ratio (overall debt divided by your total available credit) should not exceed 30%. accumulation of debts.
- You can reduce your credit utilization rate by lowering your credit limit or completely pay off any debt on your account.
- Be careful! Opening a new credit account could negatively impact your credit score.
- Personally strategize a plan that will enable you to pay up your debts on time or employ the services of a reputable credit repair company to help you with a good plan.

SOURCES AND CREDITS

- <https://bettercreditblog.org/>
- <https://keycreditrepair.com/blog/>
- <https://thecreditpros.com/blog/>
- <http://www.700creditrepair.com/blog>
- https://blog.feedspot.com/credit_repair_blogs/
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