



Use This Checklist To Start Boosting Your Credit Now!

The hardest part about credit repair for some people is knowing where to start. Use this Credit Repair Checklist to help you visualize what needs to get done!

- Get a free credit report to view your credit score and history. You are entitled to 1 free report a year. (I recommend My Fico.)**
- Look for information that is inaccurate. Incorrect name, social, etc. Make sure that an item actually belongs to you.**
- Look for old debts, remember 7 years is the longest any negative debt can stay on your credit history.**
- Look for old hard inquiries. Inquiries should disappear from your credit history after 2 years.**
- Dispute what you find. You can do this by reaching out to each credit bureau or sign up for a credit monitor site to help do it electronically.**
- Apply for a Secure Credit Card! (If you have no credit.) If you have credit, pay down the balance.**
- Start paying bills you already have on time. Credit card, car note, loans, etc. Late payments are brutal on your credit score!**
- Ask your bank about a CD or Certificate of Deposit. CD's pay high interest and help build your credit.**
- Ask a family or friend with good credit habits to add you as an authorized user on their credit card! (It doesn't hurt to ask!)**
- Monitor your credit report. Until you get where you want to be, I strongly recommend you monitor your credit. It helps you to stay on top on things.**

Credit Karma is a good resource for credit monitoring, however, they only show you 2 bureaus. For access to all 3 bureaus, you may want to sign up for My Fico. It will cost, but if you follow these steps you will only need their paid services for about 3 to 6 months.