

7 TIPS ON CLEANING UP YOUR CREDIT REPORT



01.



Get a Copy of your Credit Report

Start by getting your free credit report. Federal law allows you one credit report each year at no charge from the three major credit reporting companies -- Equifax, TransUnion and Experian. Get yours by clicking [here](#).

02.

Check for Accuracy

Review the reports carefully. Look for anything that is incomplete or inaccurate. Check out [Nolo's handy checklist](#) for tips on what to look for section-by-section.



03.



Look for Red Flags

There are no physical class sessions. Lectures and other materials are electronically sent to the student, who will then read them and complete assignments. Students will not have to fight traffic, find parking spaces, leave work early to go to class, or miss important family time.

04.

Remove Negative Information

Document everything that is wrong, inaccurate, outdated, or even information that is missing. Gather supporting documents and if you need to obtain a letter or document showing you have closed the account.



05.



Send a Dispute Letter

Send a detailed dispute letter to the Credit Reporting Agency. You should detail what is wrong and why and include any supporting documentation. Click [here](#) for details on how to clean up your credit report. Addresses for each reporting agency are on their websites:

- Equifax
- TransUnion
- Experian

06.

Be Patient

Cleaning up past credit mistakes can take time. It takes most negative information 7 years to be removed from your credit reports. With certain bankruptcies it can take up to 10 years.



07.



Fresh Start

The effects of bad credit will lessen over time. As you wait, establish smart spending habits, pay down debt as quickly as you can, review your budget for any extra dollars you can use to pay down your debt and build good credit in the long-term by making all payments on time.

