7 TIPS ON CLEANING UP YOUR CREDIT REPORT

01. Set a Copy of your Credit Report

Simply getting your free credit report. Federal law allows you to get free credit reports from each of the three major credit reporting companies—Equifax, TransUnion and Experian—once a year, by clicking here.

02. Check for Accuracy

Review the report carefully. Look for anything that is inaccurate or incomplete. Here’s a tip on what to look for and how to fix it.

03. Look for Red Flags

There are no physical classes. 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Document everything that is wrong, inaccurate, outdated, or information that is missing.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, write your spending plan and decide how much you need to save and build good credit in the long-term by making all payments on time.

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