
Credit Repair Self Help

When it comes to credit repair when you have found yourself in a bad credit situation, self-help might be the best route for you to go. It seems we are bombarded daily and often with companies who claim that they can help you repair your credit for a small fee and you won't have to worry about it at all. However, the truth is that self help credit repair is not only possible, but really the way to go.

It isn't as difficult as many people might think going about repairing your credit yourself. In fact the newest trend in credit repair actually the self help road. All you need to do is start by pulling a copy of your credit report from all three credit reporting bureaus: Experian, Equifax, and TransUnion. You are entitled to one free credit report per year thanks to passage of the FACT Act. The other two, you'll have to pay for, but the fee is usually small – between \$10 and \$15. After you get your credit reports, the next self help step is to go through those reports and check to see that the information is accurate. Most of the time, there are going to be errors of some type. These errors can vary from a past due account that has been paid off to a debt that wasn't yours in the first place.

If you find errors, you need to contact the credit reporting agency both by phone and in writing. You'll be asked to provide proof of the error and then they, in turn are required to notify you in writing of their decision to either remove it from your credit report or leave it due to insufficient proof. Be diligent in this endeavor. An accomplished self help credit repair program entails being aggressive when it comes to your information and the accuracy of that information.

Another part of a self help credit repair program includes the development of a long-term plan that will help you keep your credit use under control and a plan for not getting into credit problems again. Sure, credit counselors can help you do this, but why pay the money and take the chance that you are dealing with a less than reputable company?

Do a little research and you'll find that there is plenty of information available on the Internet as well as software programs that can help you with your self help credit repair program. Repairing your credit yourself requires a commitment on your behalf, but in the long run, you'll be pleased with the results – and knowing that you did it yourself!

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