

How to Get your Credit Together



Steps to take to Get Your Credit Together - Today

1. Read your Credit Report in detail

2. Make a list of items that are glaringly wrong

Call credit card agency and ask for "goodwill" or that they take off some negative information from your credit report. Ask them to update corrected information to the credit reporting agencies. Write a dispute letter if necessary. Send it to the credit reporting agency that has the information on it, not directly to the creditor. You may need to write 3 dispute letters, one for each credit reporting agency. Send any dispute letter return receipt requested.

3. List items that are negative

Call credit card agency and ask for "goodwill" or that they take off some negative information from your credit report. Ask them to update corrected information to the credit reporting agencies. Write a dispute letter if you have a legitimate reason to dispute. Send it to the credit reporting agency that has the information on it, not directly to the creditor. You may need to write 3 dispute letters, one for each credit reporting agency.

4. List items you need to investigate

For each item on this list investigate the charge and the company that has reported the charge. Contact the company that has reported the item to the credit company and find out all relevant information including – date of initial charge, details of product or service they provided, date of the report to the credit agency, reason for the report to the credit agency. Determine if the charge is legitimate or not. If not then write a dispute letter as described above. If the charge is legitimate work with the company to determine a payment plan and ask them to work with you to improve the report they sent to the credit reporting agency or agencies.

5. Patience

After you have contacted creditors and credit reporting agencies, you will have to wait to see the results. Check your credit report again in 30 days or so. Make sure you have written documentation about every conversation with a creditor, have mailed all dispute letters, goodwill requests or other correspondence with the credit reporting agency by registered return receipt requested mail. Keep a copy of all correspondence.

For a detailed how to guide order our book – How to Get Your Credit Together Today www.shop.get-it-together-today.com



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