

Title:

Bad Credit? Start Rebuilding

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830

Summary:

Once you're back on your feet, be sure not to repeat the same mistakes you made in the past, b

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Article Body:

Bad Credit? Lose The Shame, Take Responsibility, and Begin Rebuilding

According to the research firm Sherbrooke and Associates, 43 percent of American households are

Having excess debt and bad credit is a source of shame for many, and it has even been known to

Step #1 - Let Go Of Your Shame

Unless you fraudulently charged items that you had no intention of paying for, you need to let

Letting go of your guilt and shame is not the same as abdicating all responsibility. To one de

Step #2 - Contact Your Creditors

Once you've let go of your shame and have committed to taking responsibility, it will be much

Your creditors may offer to let you skip a payment or two in order to help you get back on you

Step #3 - Begin Rebuilding Your Credit

While restructuring your payment terms, by all means, stop abusing credit. You need to work ou

Many of these negotiated payment plans will adversely affect your credit - particularly settli

Once you're back on your feet, be sure not to repeat the same mistakes you made in the past, b

Stay safe.

Sincerely,

James

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