

Title:

Discover What to do When Your Credit Worth is Damaged

Word Count:

686

Summary:

The good thing about bad credit is that you can fix it. If you start now, over time, your bad

Keywords:

identity theft, identity fraud, credit report

Article Body:

The good thing about bad credit is that you can fix it. If you start now, over time, your bad

Negative account histories remain on your credit report for up to 7 to 10 years, depending on

Advice varies widely as to the best methods to rebuild your credit. Some points most experts a

- Starting small - Don't be intimidated by large debt amounts. Even small payments, ma
- Spending less than you earn - Borrowing money to finance a lifestyle that is beyond
- Paying your bills on time - Building credibility as a borrower involves meeting your
- Keeping your balances low - When using your healthier or newer accounts, keep the ba
- If your credit is damaged and you need more information about the three major credit

Other tips might not seem related to your credit score. Staying at least two years on the same

When establishing new credit, it may be necessary at some point to open a new account once you

You may want to look into getting a secured credit card. Offered by several banks and credit u

Another option is to have a friend or relative co-sign for a line of credit with you. This ste

After a few months of good behavior, order copies of your credit report from all three credit

Repairing damaged credit is time-consuming but well worth it, both to your peace of mind and t

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