

Say Goodbye to Credit Stress — This Toolkit Handles the Hard Part for You.



Want Better Credit?

The Credit Confidence Challenge Toolkit



- ✓ Remove negative marks
- ✓ Boost your score
- ✓ Stay organized
- ✓ Send the right letters – the right way

 Start fixing your credit like a pro.

Credit Confidence Challenge Toolkit

Welcome

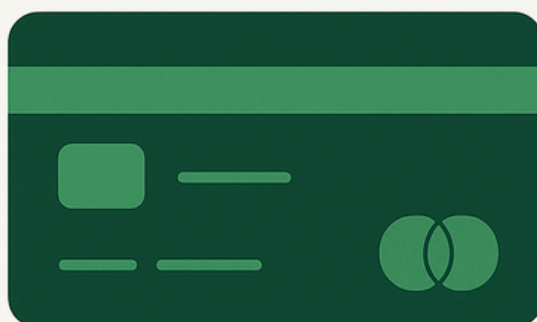
Welcome to the Credit Confidence Challenge Toolkit. This professional letter kit is designed to help you repair and strengthen your credit score with precision. Use the templates in this guide to dispute inquiries, remove collections, request goodwill adjustments, and more.

Toolkit Contents

1. Hard Inquiry Removal Letter
2. Late Payment Goodwill Letter
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4. Pay-for-Delete Collection Letter
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7. General Credit Bureau Dispute Letter
8. Dispute Tracker (Printable)
9. Checklist: What to Send with Each Letter
10. Mailing Addresses for Credit Bureaus

Sneak peak

STRENGTHEN YOUR CREDIT



You don't need to be a credit expert.
You just need this toolkit.

- ✓ Remove negative marks legally
- ✓ Boost your score with smart moves
- ✓ Stay organized with printable trackers
- ✓ Send the right letters to the right bureaus — the first time
- 🎯 Start fixing your credit like a pro — today.

Grab the Credit Confidence Challenge Toolkit

Week 1: Credit Awareness & Organization

Day 1: Pull Your Credit Report

👉 Get a free credit report from AnnualCreditReport.com

📌 Example: Print or save your Equifax, TransUnion, and Experian reports.

Day 2: Dispute Inaccurate Personal Information

👉 Remove old addresses, names, or phone numbers that aren't current.

📌 Action: Call each bureau or file disputes online to update info.

Day 3: Identify All Negative Accounts

👉 Highlight late payments, collections, charge-offs, inquiries, etc.

📌 Example: Make a spreadsheet to track these issues.

Day 4: Dispute Inquiries You Didn't Authorize

👉 Go to each bureau's website and dispute hard pulls that weren't you.

📌 **Script: "This inquiry was not authorized. Please remove under FCRA."**

Day 5: Freeze Secondary Bureaus

👉 Freeze LexisNexis, SageStream, Innovis — they feed data to major bureaus.

📌 Action: Go to their websites and request a freeze.

Get The Full Challenge



FREEZE SECONDARY BUREAUS

◆ Main Credit Bureaus (Big 3)

1. Equifax

Website: <https://www.equifax.com>

Phone: 1-800-685-1111

Disputes: <https://www.equifax.com/personal/disputes/>

2. TransUnion

Website: <https://www.transunion.com>

Phone: 1-800-916-8800

Disputes: <https://www.transunion.com/credit-disputes/dispute-your-credit>

3. Experian

Website: <https://www.experian.com>

Phone: 1-888-397-3742

Disputes: <https://www.experian.com/disputes/main.html>

✓ Free Credit Report Access:

Annual Credit Report (for all 3 reports):

Website: <https://www.annualcreditreport.com>

Phone: 1-877-322-8228

◆ Secondary Bureaus (Freeze These)

4. LexisNexis

Website: <https://consumer.risk.lexisnexis.com>

Phone: 1-888-497-0011

5. SageStream (Now part of LexisNexis)

Redirects to LexisNexis: <https://consumer.risk.lexisnexis.com>

Use same phone as above.

6. Innovis

Website: <https://www.innovis.com>

Phone: 1-800-540-2505

Freeze page: <https://www.innovis.com/personal/securityFreeze>



Mailing Addresses for Credit Bureaus

Equifax

P.O. Box 740256

Atlanta, GA 30374-0256

Innovis

P.O. Box 26

Pittsburgh, PA 15230-0026

Experian

P.O. Box 4500

Allen, TX 75013

LexisNexis

LexisNexis ConsumerCenter

P.O. Box 105108

Atlanta, GA 30348-5108

TransUnion

P.O. Box 2000

Chester, PA 19016-2000

SageStream, LLC

P.O. Box 503793

San Diego, CA 92150

Innovis

P.O. Box 26

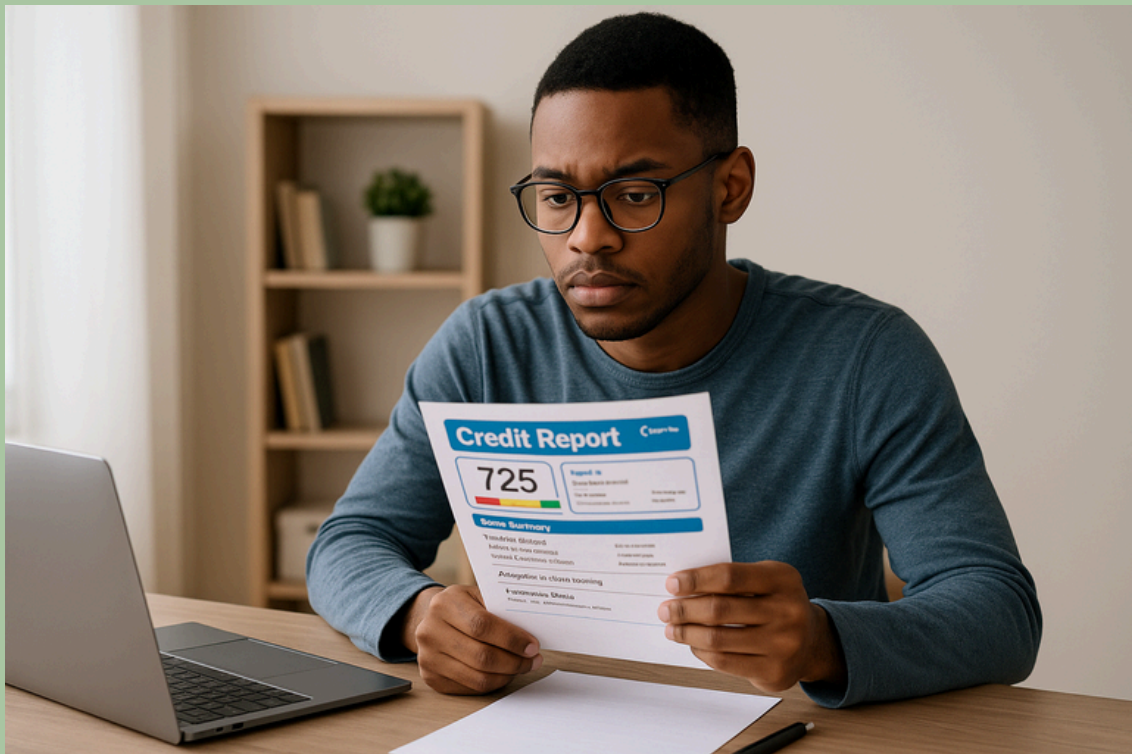
Pittsburgh, PA 15230-0026



Checklist: What to Send with Each Letter

- ☒ A printed copy of the appropriate dispute/removal letter
- ☒ A copy of your valid photo ID (driver's license or passport)
- ☒ A copy of a recent utility bill or bank statement (proof of address)
- ☒ A copy of the credit report with the disputed item highlighted
- ☒ Send via certified mail with return receipt for proof of delivery

Keep a copy of everything for your records



Understand Credit score components

✓ 35% — Payment History

This is the most important factor.

- Remove old addresses, names, or phone numbers that aren't current.

📱 **Action:** Set reminders or file disputes online to update info.

✓ 30% — Credit Utilization

A how much of you've payt crelit you're using used.

- Late payments, defaults, and harge-offs too aifer 2 for a strong score.

Tip: Set reminders or autōopy soly lly aideally under 10% for a strong score

15% — Length of Credit History

This reflects how long your crecit types a active. Longer history = more data —' more trust to lenders

tip: Don't close old d credit cards, they help your average age

10% — Credit Mix

It refers to the variety f credit types have sur credit cards, auto loans, mortgages.

10% — New Inquiries (New Credit)

It measures how many credit applications can drop your score recentiy

Tip: Space out credit applications by several months

WEEK ONE CHECKLIST

☐ Day 1: Dispute Inaccurate Personal Information

👉 Remove old addresses, names, or phone numbers that aren't current.

📌 Action: Call each bureau or file disputes online to update info.

☐ Day 2: Identify All Negative Accounts

👉 Highlight late payments, collections, charge-offs, inquiries; etc.

📌 Example: Make a spreadsheet to track these issues.

☐ Day 4: Freeze Secondary You Didn't Authorize

👉 Go to each bureau's SageStream, Innovis—they feed data to major bureaus.

📌 Action: Go to their websites and request a freeze

☐ Day 5: Create a Credit Tracker

👉 Use a notebook, app, or Excel sheet to track daily wins.

📌 Template: Columns for due dates, balances, limits, disputes filed

☐ Day 7: Understand Credit Score Components

👉 35% payment history | 30% utilization | 15% age | 10% mix | 10% inquiries

