**5 Credit Mistakes That Are Keeping You Broke***— and How to Break Free by Faith —*By Dr. Angie Kelly  
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# Mistake #1: Ignoring Your Credit Report

Not checking your credit means you don’t know what’s hurting your score. Start at annualcreditreport.com.

# Mistake #2: Paying the Wrong Way

Paying late or using all your credit hurts your score. Pay early, keep balances low.

# Mistake #3: Trusting Collection Agencies Without Proof

Always ask for debt validation. You have the right to see proof before paying.

# Mistake #4: Applying for Credit Without a Strategy

Too many hard inquiries can lower your score. Be strategic, not desperate.

# Mistake #5: Believing You Can’t Fix It Yourself

You don’t need to pay a company. You can repair your credit yourself with the right tools.

# ✨ FAITH AFFIRMATION

Every financial chain of debt is broken in Jesus’ name.