



*My Credit*  
**PLANNER**

For Beginners

DIY FOR BEGINNERS

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# Every Boss needs Good Credit

Let's get that credit together!  
Stop waiting and most of all  
stop paying people when you  
can just do it yourself. I've  
created this ebook for  
beginners who's working on  
fixing their credit wether your  
trying to buy that house , car  
or even get that loan to start  
your business this ebook is  
just for you.

## DIY CREDIT EBOOK

# What is Credit...

Credit refers to the ability of an individual or organization to borrow money or access goods and services with the understanding that payment will be made at a later date. It is essentially a trust-based system where one party (lender or creditor) provides resources to another party (borrower or debtor) with the expectation of repayment, typically with interest or fees.

Credit can take various forms, including:

- **Credit Cards:** These are plastic cards issued by financial institutions that allow cardholders to make purchases on credit up to a certain predetermined limit. The cardholder is required to repay the borrowed amount within a specified time period, typically by the end of a billing cycle, or they may face interest charges.
- **Loans:** Loans are financial arrangements where a lender provides a specific amount of money to a borrower, who then repays the loan over time with interest. Common types of loans include personal loans, mortgages, student loans, and business loans.
- **Lines of Credit:** A line of credit is a predetermined amount of money that a borrower can access as needed. It functions like a revolving credit account, and borrowers can withdraw funds up to the approved limit and repay them over time. Interest is usually charged on the borrowed amount.
- **Credit Scores:** Credit scores are numerical representations of an individual's creditworthiness, based on their credit history. Lenders use credit scores to assess the likelihood of a borrower repaying their debts. Factors such as payment history, credit utilization, length of credit history, types of credit, and new credit applications contribute to determining credit scores.

Good credit is important as it can affect an individual's ability to obtain loans, credit cards, or favorable interest rates. Responsible credit management, such as making payments on time and maintaining a low credit utilization ratio, can help build and maintain a positive credit history.

# What is a Credit Score...

Your Credit score is numerical summary of a grade it is used by lenders, such as banks, and credit card companies, to assess the likelihood of a borrower repaying their debts.

Credit scores are typically generated by credit bureaus or credit reporting agencies based on the information available in a person's credit report.

Credit scores are calculated using various factors and also range from 300-850.

- **Payment history:** This includes factors such as whether you make payments on time, have any late payments, or have any accounts in collections.
- **Credit utilization:** This refers to the amount of credit you are currently using compared to your total available credit limit. It's generally recommended to keep your credit utilization below 30% to maintain a good credit score.
- **Length of credit history:** This takes into account the age of your credit accounts, including the age of your oldest and newest accounts, as well as the average age of all your accounts.
- **Credit mix:** This considers the types of credit you have, such as credit cards, loans, mortgages, etc. A diverse credit mix can have a positive impact on your credit score.
- **New credit inquiries:** When you apply for new credit, such as a loan or credit card, it can result in a hard inquiry on your credit report. Multiple hard inquiries within a short period may negatively impact your credit score.

# What is a Credit Report

A credit report is a detailed record of an individual's credit history. It contains information about your borrowing and repayment activities, providing a comprehensive overview of your financial behavior. Credit reports are created and maintained by credit bureaus or credit reporting agencies.

Typically, a credit report includes the following information:

**Personal Information:** This section includes your name, address, date of birth, Social Security number (or national identification number), and employment history. .

- **Credit Accounts:** This section lists all your credit accounts, such as credit cards, loans, mortgages, and lines of credit.
- **Payment History:** This portion reflects your payment behavior, including whether you have made payments on time or if you have any late or missed payments.
- **Public Records:** This section contains information from public records, such as bankruptcies, tax liens, judgments, or other legal financial obligations.
- **Credit Inquiries:** This part shows a list of entities that have accessed your credit report. There are two types of inquiries: hard inquiries, which occur when you apply for credit and initiate a thorough review, and soft inquiries, which occur when you check your own credit report or when companies conduct background checks.

1. **Credit Score:** While the credit report itself doesn't include your credit score, it may indicate which credit scoring model was used and provide factors that contribute to your score.

Under most circumstances, you are entitled to receive a free copy of your credit report from each major credit bureau once every 12 months through [AnnualCreditReport.com](https://www.annualcreditreport.com).

# THE 3 CREDIT BUREAUS

There are three major credit bureaus in the USA

- **Equifax:** Equifax is one of the largest credit reporting agencies worldwide. It collects and maintains credit information on millions of individuals and businesses. Equifax provides credit reports and credit scores to lenders, businesses, and consumers.
- **Experian:** Experian is another prominent credit reporting agency that gathers and maintains credit information on individuals and businesses. It provides credit reports, credit scores, and various credit-related services to lenders, businesses, and consumers.
- **TransUnion:** TransUnion is a global credit reporting agency that compiles credit information on consumers and businesses. It offers credit reports, credit scores, and other credit-related products and services to lenders, businesses, and consumers.
- **These credit bureaus collect data from various sources, such as lenders, credit card companies, financial institutions, and public records, to generate credit reports and calculate credit scores for individuals. Each bureau may have slightly different information or scoring models, but the overall goal is to provide a snapshot of an individual's creditworthiness. It's important to regularly check your credit reports from all three bureaus to ensure accuracy and address any discrepancies or issues that may arise.**

# FICO SCORE BREAKDOWN

- Payment History: 35%

This section will factor in all on time and missed payments of every account on your credit report that includes a payment history. This means both opened & closed accounts.

This has the MOST impact on your credit score, so you can lose 50-100 points for EVERY late payment!

Payment History will affect your credit profile for the entire time the account reports on your credit profile.

- Credit Utilization: 30%

Credit cards make up 30% of your FICO score. Your utilization is HIGHLY important, so when you have high usage on your credit cards you are affecting this section of your credit profile.

- Credit Age: 15%

The "Credit Age" means how long any account has been reported open on your credit profile. Any time you close an account, get it deleted or even open a new account, you WILL affect this section.

- Inquiries: 10%

Anytime a creditor pulls your credit report it results in a HARD inquiry, it will affect this section. You can lose anywhere from 1-5 points every time you receive an inquiry.

Hard inquiries will stay on your credit report for 2 years; however, it will only affect your credit score for 12 months.

Soft inquiries do not have an impact at all.

- Credit Mix: 10%

Your credit mix is a display of "different" types of credit. Lenders want to see you have experience with multiple account types in order to assess your credit risk.



# FICO SCORE BREAKDOWN

Your FICO score is broken down into 5 categories & within these 5 categories, each section is worth up to a certain number of points.

FICO scores range from 300-850. The lowest score you can have is a 300 and the highest score you can achieve is an 850.

There are 550 points that you can control. How you control these 550 points are based on the point values in the attached photo.

## Payment History: 192 points

Payment history is the biggest factor to your credit profile. It is worth up to 192.5 point. This means you would need to have at least a 100% payment history for more than 12 consecutive months to earn all 192.5 points in this category.

## Credit Utilization: 165 points

Credit utilization is worth up to 165 points. This number is calculated based on the overall utilization you are reporting among all of your open credit cards.

- To earn all 165 points in this category, you need to report a utilization between 1-3% consecutive for over 6 months.
- If you do not have an open/active credit card in YOUR name (NO AUTHORIZED USER) you will not gain one single point in this category.
- Utilization over 30 will cut these points in half. 10% utilization is ideal.

## Credit Age: 82.5 points

Your credit age is the average age your accounts have been opened. This means anytime you close an account, get an account deleted, open a new account you will lose credit age. The older an account is when deleted, the more points you will lose in this category.

## Inquiries: 55 points

Inquiries have little affect. Each hard inquiry will affect this section, soft inquiries do not affect this section.

- More than 3 inquiries will forfeit more than half of these 55 points.

## Credit Mix: 55 points

The mixture of account types is what affects this section. So if you only have 1-2 account types you will likely lose majority of the points. Lenders like for us to display responsibility with different type of accounts.

# Different types of Collectors

## Account Receivable

A company that purchases debts that have been charged off (Debts written off by original creditor). They now own this debt & the original company no longer does. These are the most volatile type of collections. This is most common with credit cards.

## Debt Collector

Third-party companies that collect debts on behalf of other companies. They typically do not own the debt and are compensated based on the percentage of the debt they're able to collect versus the balance.

The primary difference between the two is the ownership status of the debts. Debt collectors are agents acting on behalf of the debt owners. Debt buyers, in contrast, become the principals (and not the agents) on the debts, and can then hire agents to help them collect them.

What makes a collection “verified?”

- A consumer paying the collection
  - Copy of original contract
- Complete and accurate accounts
- A written statement from the original creditor identifying the collection agency as owner
- If the collection agency can produce your written signature on an original contract

## Bank & Check Screening

Are you having problems getting a bank account, cash a check, or be approved for a credit card? It's more than likely you have a bad record in one of the following reports listed below...

- Certegy Check Service
  - ChexSystems
  - Cross Check Inc
- Early Warnings System
- Global Payment Check Services  
GlobalPaymentsinc.com
  - Telecheck Services

Most banks will pull reports before determining your eligibility to open a bank account, cash checks, & even sometimes credit cards.

No record on these records is a good thing as they typically only record "bad" records.

If said "company" tells you they can not locate a file on you - you're good!!m

**FOR ANYONE IN THE  
CHEXSYSTEM SEND LETTER  
BELOW**

(Being chexsystem can prevent you from getting most bank accounts, sometimes cashing checks in person etc) this letter is successful in cleaning up your chexsystem record.

{Your Name}  
{Your Street Address}  
{City, State, Zip Code}  
{Date}

ChexSystems Consumer Relations  
7805 Hudson Road  
Suite 100  
Woodbury, MN 55125

RE: Consumer ID # (retrieve this number from your ChexSystems report)

To Whom It May Concern:

It has been brought to my attention that {name of bank} has listed {negative listing} on my ChexSystems file, dated {month/year}.

To my knowledge, I have never had {negative listing} with {name of bank}. I am therefore writing to request full validation of this debt as is my right underneath the Fair Credit Reporting Act.

Specifically, I am requesting full validation from {name of bank} including copies of any documentation associated with this {negative listing} which bear my signature.

In the absence of such documentation, I request that this {negative listing} be permanently removed from my ChexSystems report.

For your records, my contact information is as follows:

{Your Name} (make certain it is printed or typed; do not provide a copy of your signature)  
{Your SSN}  
{Your Address}  
{City, State Zip Code}

List of secured cards that graduate to unsecured.

Discover it Secured

Citi Secured Mastercard

Capital One Secured Mastercard

Navy Federal nRewards Secured

TD bank

Us bank secured

Apple federal credit union

Armed forces savings bank credit builder card

American savings bank secured

New York community bank secured card

Bank of Oklahoma secured card

First Premier



# What is a Chargeoff on your credit report

A charge-off is a negative item that can appear on your credit report. It typically occurs when a creditor determines that it is unlikely to collect the outstanding debt from you. In general, a charge-off happens when you fall significantly behind on your payments, typically around 180 days or six months. When a charge-off occurs, the creditor considers the debt as uncollectible and writes it off as a loss on their financial records. However, it's important to note that a charge-off does not absolve you of the responsibility to repay the debt. You are still legally obligated to pay the amount owed.

The charge-off notation on your credit report is a serious negative mark and can significantly impact your credit score. It indicates to future lenders or creditors that you have failed to fulfill your financial obligations in the past. This negative information can remain on your credit report for up to seven years from the date of the initial delinquency that led to the charge-off.

Having a charge-off on your credit report can make it challenging to obtain new credit or loans in the future. It's crucial to address the charge-off and work towards resolving the outstanding debt to improve your creditworthiness. This may involve negotiating a settlement with the creditor, setting up a repayment plan, or seeking professional assistance from credit counseling agencies.

# Derogatory

A derogatory item on a credit report refers to negative information that can have a detrimental impact on an individual's creditworthiness.

These items are typically indicators of past financial difficulties or mismanagement of credit. Derogatory items can include:

- **Late Payments:** When a borrower fails to make payments on time, it can result in late payment notations on the credit report. The severity of the impact depends on the recency, frequency, and severity of the late payments
- **Charge-offs:** If a creditor determines that a debt is unlikely to be collected, they may charge it off and report it as such on the credit report. Charge-offs occur when a borrower fails to make payments for an extended period, usually around 180 days.
- **Collections:** When an account is significantly past due, the creditor may transfer or sell the debt to a collection agency. The collection agency then pursues the borrower for payment and reports the collection account to the credit bureaus.
- **Bankruptcies:** Bankruptcy is a legal process where an individual or business declares their inability to repay debts. Bankruptcies can stay on a credit report for several years and have a significant negative impact on creditworthiness.
- **Foreclosures and Repossessions:** If a borrower defaults on a mortgage loan or an auto loan, it can lead to a foreclosure or repossession. These events are reported on the credit report and can severely impact credit scores.
- **Tax Liens and Judgments:** Unpaid taxes or legal judgments against an individual can result in tax liens or judgment liens. These public records can be reported on credit reports and have a negative impact on creditworthiness.

Derogatory items can lower credit scores, making it more challenging to obtain credit or loans in the future. It is important to address and resolve derogatory items on a credit report by making timely payments, negotiating with creditors, or seeking professional assistance, if necessary. Over time, with responsible credit management, the impact of derogatory items can diminish.

Have you identified all your derogatory accounts yet?

The first step in repairing your credit is identifying what's actually hurting your score so you know where to start.

When reviewing your credit reports, identify any errors, such as:

Incorrect inquiries

Inaccurate accounts

Accounts that don't belong to you

Duplicate accounts

Delinquencies and derogatory marks

Fraudulent activity

Once you have identified these errors, file the disputes and work with the credit bureaus to resolve the issues.

In addition to working to remove inaccuracies, start a healthy credit profile.

If you want to dispute negative accounts , you must sign up for credit monitoring. You get to see your 3 credit scores , credit usage , and negative accounts.

The only place to get your FICO score is through MYFICO.com

You can see your credit score for free with CreditKarma.com

# What is a Credit Inquiry

A credit inquiry, also known as a credit check or credit pull, refers to a record of when a person or entity requests access to an individual's credit report from a credit bureau. Credit inquiries can be classified into two types: hard inquiries and soft inquiries.

- **Hard Inquiries:** A hard inquiry occurs when a lender or financial institution accesses your credit report as part of the application process for credit. This typically happens when you apply for a loan, credit card, mortgage, or any other form of credit. Hard inquiries are initiated by your explicit request for credit and can impact your credit score. They are visible to other lenders and may stay on your credit report for up to two years. Having multiple hard inquiries within a short period may raise concerns about your creditworthiness, as it suggests you are actively seeking new credit.
- **Soft Inquiries:** A soft inquiry occurs when an individual or entity checks your credit report for informational purposes or as part of a background check. Soft inquiries do not affect your credit score and are not visible to lenders or creditors. They typically occur when you check your own credit report, when a company pre-approves you for a credit offer, or when an employer or landlord performs a background check. Soft inquiries are considered harmless and do not impact your creditworthiness.

It's important to note that only hard inquiries have the potential to affect your credit score. If you are actively seeking credit, it's generally advisable to limit the number of hard inquiries within a short period. Multiple hard inquiries can give the impression of being credit-hungry or financially unstable, which may negatively impact your creditworthiness in the eyes of lenders. On the other hand, soft inquiries do not have any bearing on your credit score or creditworthiness.

Call Script to remove Inquires

Call Each Bureau

-Experian: 1-855-414-6048

Enter your social then press 2, then 1, then 2, then 3. Ask to speak to the fraud department

-Equifax: 1-888-548-7878. Verify your personal information and speak with a LIVE Representative

-Transunion: 1-800-916-8800

Press 0 to speak to a Rep and then ask the rep to transfer you to the fraud department.

Note: If the rep gives you a hard time just hang up and call and ask to speak to a US rep ...

You: Hi I was looking over my report and I have no idea where some of these inquiries came from. Before calling you guys I took the time to contact each company separately and neither one could give me any information on where this inquiry came from. The only course of action they gave was to call you guys.

Bureau: Okay ma'am do you believe this was a result of fraud?

You: I don't know the technical terms for any of this, I just know I don't recall giving this company permission to pull my credit so idk

Bureau: Okay have you filed a police report?

You: Why would I file a police report and your website states to contact the creditor if I don't recognize the inquiry it does not say anything about police report

Bureau: Okay ma'am which Inquiries don't you recognize?

You: Give no more than 3 Inquires

Bureau: Do you mind if I place you on a brief hold?

You: No I don't mind at all

Bureau: Okay ma'am/sir we have gone ahead and removed both (Limit to 3) inquires from your credit report. The changes should reflect within 24-48 hours is there anything else I can help you with? Would you like to add a fraud alert to your report?

Me: No sir/ma'am I can freeze my credit in the Experian app whenever I want, but thank you so much have a great day

Just a few rules during this  
process

Never dispute inquiries tied to an  
account you have open.

Never dispute online/over phone  
if it pertains to accounts  
(disputing personal  
information/inquiries over phone  
is fine).

## Lets get started

Pull your credit report: [www.identityiq.com](http://www.identityiq.com) ,  
[www.annualcreditreport.com](http://www.annualcreditreport.com) , [www.privacyguard.com](http://www.privacyguard.com)

Look at the top (Personal info) section. Write down every address, name and employer that's not current.

Put that list on the "Personal Info Dispute" Letter.

Then circle, highlight or write down all accounts with any of the following:

- In Collection
- Charged Off
- 90, 120,180 Late payments

Once you have this list, these are the accounts you should focus on challenging.

How many letters to write  
1 letter per CREDIT BUREAU

How long does the bureaus have to respond?  
By law they have 30-45 days to respond, if it exceeds 30-45 days they are not to continue reporting the debt.

Write in blue ink

How Long Does It Take To Hear Back From Disputes?

- The credit bureaus legally get 30-45 business day to respond to your disputes. Do not count weekends or holiday.

Begin REBUILDING (Adding positive tradelines) I recommend Self, or any credit builder, if your current score is in the 500s. Get a secured card so there's a \$200 Deposit:



Once you send your credit report dispute, the credit bureau typically has 30-45 days to do a investigation and send a letter alerting you to the result of the investigation. If your dispute results in a change to your credit report, you'll automatically receive a free copy of your updated credit report. Otherwise, the bureau will send a letter telling you why your dispute was rejected.

How to Construct a Credit Dispute Letter to Your Creditors  
By Law the credit bureau have to report accurate information. The key to having accounts removed is finding the errors on how they are reporting it . Which means the account information is suppose to match across all 3 bureaus so anywhere it doesn't point it out and watch the deletions roll in.

After discovering any information you would like to dispute, you'll need to follow through by with creating your dispute letter to mail off. Once received by the credit bureaus, each dispute must be investigated and contact will be made with your creditors.

If the creditor does not reply to the request for information, the credit bureau may drop the data from your report entirely if the debt is not verified.

If the creditor does respond within the 30 day period, the information will be updated or left as is on your report. The credit bureaus will also send you written correspondence about the results of the investigation. If information is verified by the creditor to the credit bureaus that you do not agree with, you'll need to construct a letter directly to the creditor.

The following dispute templates are below and they are listed in order.

Print , fill out and send to each credit bureau along with your credit report, Social Security Card government issued ID and one additional document such as bank or insurance statement , utility bill or something similar to that displays your name and current mailing address to show proof of residency (make sure its current within that 30 days )

- Debt Negotiation
- Debt Validation
- Burea Investigation
- Factual Dispute
- Method of Verification
- Personal Information Dispute

Your Name Address  
City, State, & Zip

RE: Account Number  
Amount Owed Gentlemen:

Company Name Address  
City, State, & Zip

This letter is to inform you that I received your letter dated <Date> (please see enclosed copy) stating that my proposal dated <Date> (please see enclosed copy) was unacceptable.

It is my desire that this account is satisfied. Therefore, I am prepared to make a counter-offer concerning my account.

If I pay the balance of this account in full, will you then accept my proposal of deleting the negative mark off my consumer credit report?

I am trying to make a new life for myself.

Please reconsider my offer.

Thank you for everything.

Sincerely,

Your Name Your Address

Your City, State, & Z

Your Name  
Your Address  
City, State, Zip Code

Creditor Name  
Creditor Address  
City, State Zip Code

RE: Account Number

Dear [Debt collector name]:

I am responding to your contact about a debt you are trying to collect. You contacted me by [phone/maill, on [date] and identified this alleged debt.

Please supply the information below so that I have all information:

- The name and address of the creditor to whom the debt is currently owed, the account number used by that creditor, and the amount owed.
- If this debt started with a different creditor, provide the name and address of the original creditor, the account number used by that creditor, and the amount owed to that creditor at the time it was transferred. When you identify the original creditor, please provide any other name by which I might know them, if that is different from the official name. In addition, tell me when the current creditor obtained the debt and who the current creditor obtained it from.
- Provide verification and documentation that there is a valid basis for claiming that I must pay the debt to the current creditor. For example, can you provide a copy of the written agreement that created my originally requirement to pay?
- If you are asking that I pay a debt that somebody else is or was required to pay, identify that person. Provide verification and documentation about why this is a debt that I must pay.

The amount and age of the debt, including:

- Copy of the last billing statement sent to me by the original creditor.
- State the amount of the debt when you obtained it, and when that was.

Sincerely

Your Name  
Your Address  
City, State, Zip Code

Creditor Name  
Creditor Address  
City, State Zip Code

To whom it may concern,

Recently looked at a copy of my credit report and noticed several incorrect accounts. I feel that these accounts are adversely affecting my credit report and costing me thousands of dollars in interest every year. It is my understanding that you will investigate these items for me to ensure accuracy.

Here are the items I am asking you to verify as accurate:

- 1.
- 2.
- 3.
- 4.

After your investigation is complete, please send me the results via mail.

Thank you in advance,

Best Regards,

Your Name

Street Address

City, State. Zip Code

Credit Bureau Name

Credit Bureau Address

City, State. Zip Code

To whom it may concern,

I recently pulled my credit reports and noticed you are reporting (error) for this account (account name). Because the (error) reported by your company, (other 2 credit bureaus) are different, this means the account has not properly been verified.

Please delete this account immediately.

Best Regard,

Your Name

Your Address

City, State, Zip Code

Credit Bureau Name

Credit Bureau Address

City, State Zip Code

Last 4 of SSN:

To whom it may concern,

I received notice that you verified certain items) on my credit report from the following companies:

- 1.
- 2.
- 3.
- 4.

Please tell me how you did that. Who did you talk to at the original credit grantor? Did you write them? Was a UDF form used or was this through electronic automatic dispute verification? Did you contact them at the same address/phone number listed on my report? The FCRA says that you have to

tell me this in 15 days if I ask. Don't provide the generic response of how you use various methods. Tell me exactly how you verified this and include the full name of the person you spoke with.

Also, what is the date of the commencement of delinquency? The original creditor is required to give that to you. So when is that? And when will this trade-line be past the reporting timeframe? Don't provide the generic "7 years" response; I am aware of that. Tell me specifically when these accounts allegedly became delinquent, and specifically when they will be removed.

Supply your response within 15 days or delete the trade-line(s).

Best Regards,



# BONUS

Rent Reporters reports rent payments.. Add the pay history to your credit report it will go back 2 years which will give you a "POSITIVE TRADELINE" and also credit age .

[https://www.rentreporters.com/?  
clickref=1100lwNV5amB](https://www.rentreporters.com/?clickref=1100lwNV5amB)

- EVICTION REMOVAL STEPS BELOW DOCUMENTS ARE IN DOWNLOADS

## REQUEST REPORTS FROM THIRD PARTY

Request reports via online or mail.

- CORELOGIC RENTAL SOLUTIONS  
<http://www.corelogic.com/solutions/rental-property-solutions-consumer-assistance.aspx>
- CONTEMPORARY INFORMATION CORP (CIC) <http://www.cicreports.com/consumer-disputes/>
- FIRST ADVANTAGE CORP RESIDENT SOLUTIONS <http://www.experian.com/rentbureau>

## REQUEST REPORT FROM THIRD PARTY

REAL PAGE, INC. (LEASINGDESK) <http://www.RealPage.com>

SCREENING REPORTS, INC <http://www.ScreeningReports.com>

TRANSUNION RENTAL SCREENING SOLUTIONS, INC. <http://www.MySmartMove.com>

## DEBT VALIDATION

- Send to collection company
- Send to credit reporting company

## METHOD OF VERIFICATION

- Send to collection company
- Send to credit reporting company

## CEASE AND DESIST

- Send to collection company
- Send to credit reporting company

## AFFIDAVIT OF TRUTH

- Send to collection company
- Send to credit reporting company

## DEMAND TO COMPLY

- Send to collection company

## CONSUMER PERMISSION 1

- Send to third reporting company .
- Send to credit reporting agency.

## CONSUMER PERMISSION 2

- Send to third reporting company
- Send to credit reporting agency.