

6 Steps To Increase Your Credit Score...

(Even if it's
really really
bad...)

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Hack the System

Using their own rules against them...

The truth that everyone understands but few say, is that the United States credit system is a joke, a scam, and designed to keep money in the hands of the banks, and out of the pockets of American citizens.

Those with high scores learned how to hack the loopholes, those with low scores are being exploited.



**These are the 6 Steps
to help you fight back...**

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Step #1

Stop The Phone Calls and Letters:

A. Stop getting unsolicited phone calls

- www.donotcall.gov (You can get paid if they call anyway!)

B. Stop credit firms from sharing your information

- www.optoutprescreen.com

C. Stop getting junk in your mailbox

- www.dmachoice.org

[How to sue if you're still getting spam calls \(Coming Soon\)](#)

Step #2

Get The Reports

The first step is to actually get the reports. We need to know where we are in order to understand where we need to go.

A. Go to:

www.annualcreditreport.com

B. Download save and print your reports from all 3 credit bureaus.

Experian, TransUnion, and Equifax

****Note****

You should not be charged for this! If they are asking for payment you're not on the official site

[Annual Credit Report](http://www.annualcreditreport.com)

Step #3

Game Plan Time!

This is an important part that will make the next steps much easier. There will be a lot of record keeping over the next few steps and the more organized you can keep your notes, the more simple this will be.

I personally put everything into an OpenOffice Calc file. *(It's the same as a Google Spreadsheet or Excel File, except its free and doesn't steal your data)*

- A. Make a list of **every single** negative or inaccurate item on the report
- B. Write down the **collection agency name** and their **mailing address**

[OpenOffice Link](#)

Step #4

How to Do-It...

It's decision time... How hard do you want to work for this? Many times a payment plan, settlement, negotiation, or lawsuit against a creditor may be necessary. There are 4 real choices on how to proceed:

A. Negotiate yourself - It can be done, the steps are in this guide.

B. Hire your own attorney - If you have one, use them!

C. Recommended – Sign up for LegalShield \$25-\$35 per month for 24 hour attorney access. Have them send letters and negotiate for you.

D. None of the above - (Not recommended) Don't do anything, continue to get denied for basic loans, turned down for jobs/promotions, and excluded from affordable housing...

[Get legal help for only \\$25/month](#)

A woman with dark hair is looking at a laptop screen. The image is overlaid with a green tint. A blue arrow-shaped banner points to the right, containing the text 'Step #5'.

Step #5

Dispute Everything...

Remember everything you wrote down in step 2? Now you get to use the attached templates to dispute all of them.

A. Certified Letters: This is very important. Send it certified, keep the receipt for tracking and proof. It costs a few bucks, but its the only way to track everything.

B. Schedule everything: Use the attached flowchart, these dates are critical to their compliance.

C. Prep work: I recommend filling out all letter templates before sending the first one. Get it all done in one sitting, then there will be no stress.

D. Optional: Letters tend to have more impact when sent from a lawyers office make sure they have the correct dates and follow up to ensure everything was sent.

Step #6

Build Credit

A. Day 1 - Open a secured line of credit:

Get positive credit and build a savings account with Self, Inc.

<https://www.self.inc/>

B. Day 1 - Get positive credit for your biggest bill:

Credit My Rent, if it's an option they will report this to your profile

<https://www.creditmyrent.com/>

C. Day 90 - Open a secured credit card with Self, Inc.

<https://www.self.inc/>

D. Day 120 - You should be in a much better place. Now you can apply for a Business Line of Credit, Start-Up, or Expansion Loan.

[Creative Lending](#)

Congratulations

Once you've gone through these steps, you should see a significant boost to your credit score. Don't be a victim in a flawed system anymore, and always remember I'm here to help if you have any questions, need any support, or just want to chat.

Feel free to schedule a complementary 15-45 minute call with me today.

I look forward to it!

[CLICK HERE] - TALK TO YOU SOON!