Special Edition

LEARN TO IMPROVE YOUR CREDIT IN 7 DAYS

A Real-World Guide to Rebuilding, Repairing, and Growing Your Score

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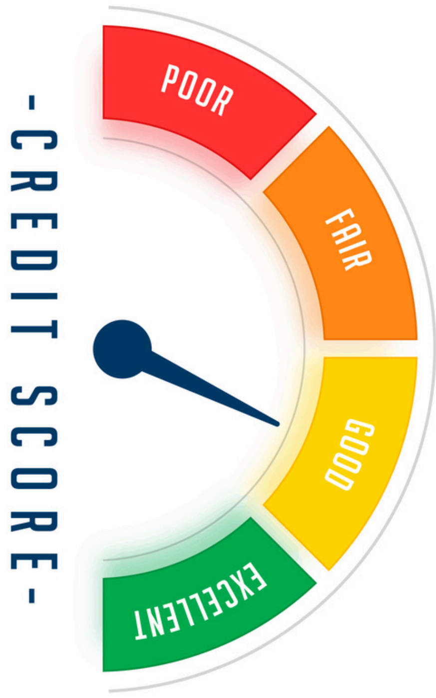

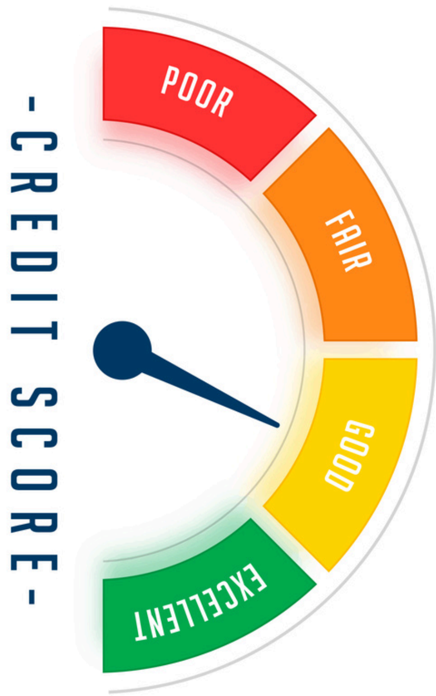

TITLE PAGE

LEARN TO IMPROVE YOUR CREDIT IN 7 DAYS

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By

MARLIN GLENN

INTRODUCTION

Depending on where your credit is right now, that determines where you should start in this book:

- **Group 1:** Poor to Fair Credit (Scores between 350–660) → Start with **Chapter 2**
- **Group 2:** Average Credit (Scores between 661–719) → Start with **Chapter 3**
- **Everyone:** Should read **Chapter 4 and Chapter 5**

This guide is designed for real people with real challenges—whether you've had a setback or just need better strategy, this book will help you fix, rebuild, and protect your credit.

Chapter 1

UNDERSTANDING WHERE YOU ARE

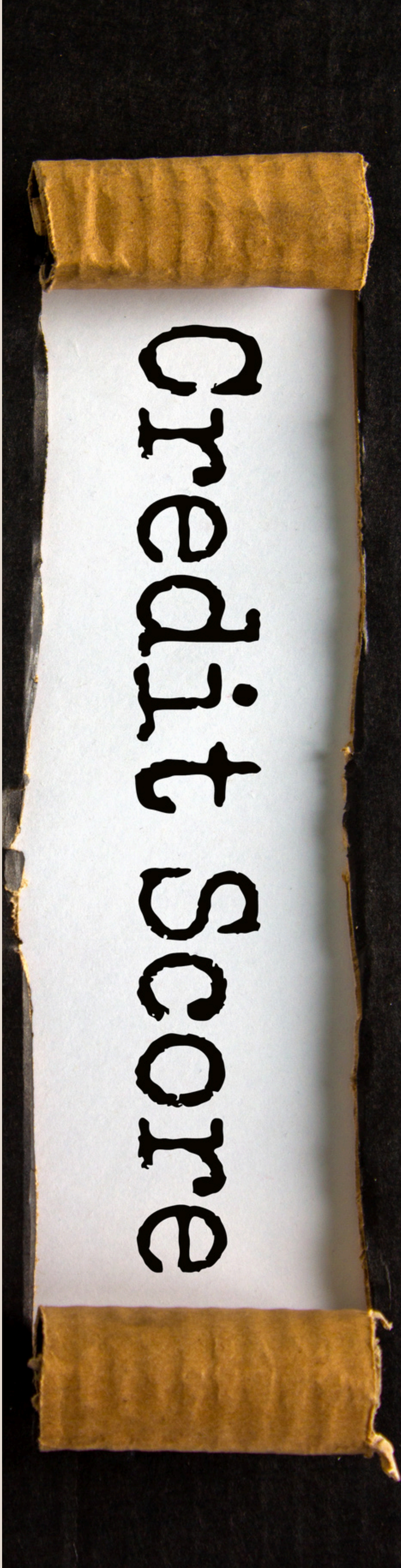
Credit scores are more than numbers—they reflect your financial habits and history.

The three major credit bureaus—Experian, TransUnion, and Equifax—each track your credit and provide a score. You're entitled to a **free credit report annually** from each via AnnualCreditReport.com.

FICO Score Ranges:

- Poor: 300–579
- Fair: 580–669
- Good: 670–739
- Very Good: 740–799
- Excellent: 800–850

Knowing where you fall helps determine your next move. Whether you're recovering from missed payments or aiming to cross into the "Excellent" range, this guide walks you through step-by-step.



Chapter 2:

REBUILDING CREDIT WITH POOR TO FAIR SCORES (GROUP 1)

Step One: Budget Before Credit

Start with a real, honest budget. Identify what's coming in and going out. Don't judge—just track. Most people didn't plan to fall behind. Life happens—job loss, illness, reduced hours. Now it's time to clean it up.

If you're behind on six bills and can't pay them all, choose the most essential four and **pay them on time consistently.** It's better to have four good accounts than six bad ones. This builds a foundation.

Then set realistic financial goals. Understand your triggers and patterns. Look for ways to save money—carpooling, grocery planning, and utility cutbacks.

Step Two: Cut Waste, Then Grow Income

List all subscriptions and memberships. Cancel duplicates. Check your bank account for sneaky charges like apps or services you don’t use anymore.

Start bringing in more. Can you sell items you no longer use? Consider asking for more hours at work. Or explore **gig work** (Uber Eats, Instacart, Amazon Flex, etc.). These give flexibility while building extra income.

Split that income: half goes toward reducing debt, half goes into savings. Even $25/month saved builds confidence and cushion.

Step Three: Fix Your Credit Report

Go to AnnualCreditReport.com and pull reports from all three bureaus.

- Dispute anything incorrect (wrong balances, accounts you never opened, etc.)
- Call creditors to ask for reduced payments or to remove late payment marks
- Many lenders have hardship programs or are willing to work with you when you show effort

Track disputes and communication. Follow up.

Step Four: Boost Your Score with Tools

- **Self app:** Acts like a savings account but reports as a loan. You save, and your score benefits
- **Experian Boost:** Connects to your bank to find and report positive utility/rent payments
- **Authorized User:** Ask someone with good credit to add you to their card (you don't need access to the card)
- **Avoid hard inquiries:** Too many recent pulls hurt your score—say no to unnecessary credit checks

Step Five: Stay Committed

You'll have setbacks. You might feel discouraged. Keep going. This journey is about habits. A missed payment isn't failure—it's a chance to reinforce your system.

Celebrate milestones. If your score increases even 20 points, that's real progress. Stay consistent, and the results will come.

Chapter 2

FINE-TUNING FOR AVERAGE CREDIT SCORES (GROUP 2)

Step One: Protect Your Progress

You've made it out of the lower ranges—now hold your ground. Set every recurring bill to autopay if possible. Late payments are the quickest way to drop your score.

Use alerts and calendar reminders to monitor payment dates. Keep proof of payments and email confirmations.

Step Two: Credit Utilization Is Key

The lower your usage, the better. Stay below 30% of your credit limit—and ideally under 10%.

If your limits total $20,000, keep balances below $6,000. And **don't close paid-off cards.** Closing them reduces your available credit, which raises your utilization percentage even if your debt goes down.

Consider asking for a **credit limit increase** without a hard inquiry—some card issuers allow it through their app or website.

Step Three: Strategic Credit Habits

Avoid applying for multiple new cards. Space out applications by 6–12 months.

Don’t co-sign unless you’re 100% sure of the risk. You’re responsible if they default.

An authorized user status on a card with over five years of good history can boost your score.
Choose someone responsible with low usage.

Step Four: Debt Stacking to Eliminate Balances

List your debts smallest to largest. Pay the minimum on all but the smallest. Put all extra money on that smallest debt until it’s gone.

Then roll that payment onto the next smallest. This creates a snowball that accelerates over time.

Track your progress. Watch how much interest you avoid. This strategy builds momentum.

Step Five: Tackle Student Loans Smartly

Contact your loan servicer.
Options include:

- Income-driven repayment
- Deferment or forbearance (temporary)
- Consolidation

Set up autopay to get a small interest rate reduction and avoid missed payments.

Chapter 4

GENERAL CREDIT TIPS EVERYONE CAN USE

Tip One: Control Hard Inquiries

Apply for new credit only when necessary. Spacing applications out helps your score. Multiple inquiries in a short period make you look risky.

Check if your lender offers **soft pulls** instead of hard ones.

Tip Two: Watch Your Credit Utilization

Under 30% is the rule. But under 10% is ideal. If possible, make mid-month payments before your billing cycle ends to lower your balance before it’s reported.

Request credit line increases to improve your ratios, but only if it doesn’t lead to more spending.

Tip Three: Budgeting is Non-Negotiable

Budgeting helps you stay out of credit trouble.

- Track your income
- List recurring expenses
- Anticipate irregular costs (holidays, back-to-school, etc.)

Use tools like Mint, YNAB (You Need a Budget), or a simple spreadsheet.

Tip Four: Know the Full Score Formula

Payment History (35%) – Never miss payments

- **Credit Utilization (30%)** – Keep balances low
- **Credit Age (15%)** – Keep older accounts open
- **New Credit (10%)** – Fewer new accounts = better
- **Credit Mix (10%)** – Having a mix (credit card, loan, mortgage) helps

Tip Five: Don’t Rely on Minimum Payments

Paying only the minimum means staying in debt for years.

Example: A $5,000 credit card at 20% interest with minimum payments may take over 15 years to pay off and cost $6,000+ in interest.

Pay even $25 or $50 extra each month. It makes a big difference.

Chapter 5

MAINTAINING GOOD CREDIT & LONG-TERM STRATEGY

Step One: Consistency is Key

Good credit doesn't mean you stop trying. Set reminders to check your score monthly. Continue reviewing your reports.

Use free tools like Credit Karma or Experian to track progress and get alerts.

Step Two: Focus on the Big Five (see Chapter 4)

These categories make up your entire score. Revisit them often. Ask yourself:

- Am I missing payments?
- Am I using too much of my credit?
- Am I applying for unnecessary accounts?

Step Tree: Build Credit Without Debt

You can build credit even if you avoid carrying debt:

- Use secured credit cards and pay off each month
- Use your credit card like a debit card—only spend what you have
- Use services like Kikoff, Self, and Experian Boost to report positive payments

Step Four: Let Credit Work for You

Your good credit can save you thousands:

- Better car loan interest
- Lower insurance rates
- No security deposits for utilities or cell phones

Plan purchases in advance. Compare rates. Use your good credit to negotiate better terms.

Step Five: Avoid Pitfalls

- Don’t close old accounts unnecessarily
- Never co-sign unless you can afford to take over the debt
- Beware of scammy credit repair companies. You can dispute items yourself for free

Step six: Stay on a Schedule

Set a regular rhythm to protect your credit:

- Monthly: Review your budget
- Quarterly: Pull credit reports
- Yearly: Renegotiate bills (cable, phone, insurance)
- Make credit a part of your overall financial health check.

FINAL THOUGHTS

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Your credit is your power—it determines where you live, how much you pay, and how much financial peace you can enjoy. Whether you're repairing, rebuilding, or growing, your path to better credit starts now. And now that you know how—it's yours to own.

You got this.

You Got This

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