

DIY

FSP | The Family Security Plan®

You've seen the ads - "Bad credit? No problem!" But you know it's not that simple. Your credit score is weighing on your mind, and you want to fix it yourself, without handing over your money to some sketchy "credit repair" company.

The good news is there are things you can do right now to start raising that score and get your credit back on track. From disputing errors to paying down balances, this article will walk you through effective DIY credit repair tactics. With a little time and effort, you can take control of your financial reputation. Now is the time to put good credit habits in place to ensure your score improves over the next few years.

Do It Yourself CREDIT REPAIR Easy Ways to BOOST Your Credit Score

Check Your Credit Report **REGULARLY**

The first step is knowing your credit report inside and out. Check reports from all three bureaus—Equifax, Experian and TransUnion—to catch errors early. Dispute them right away in writing to get them corrected.

PAY DOWN Balances

High credit card balances hurt your score the most. Make paying down balances a priority and aim for 30% or less of your limit whenever possible. If needed, stop using credit cards altogether while you pay off debts.

LIMIT New Applications

Apply only for credit you genuinely need. New applications can lower your score a few points. Give it 6-12 months between applications whenever you can.

NEGOTIATE With Creditors

If you're struggling with payments, call creditors to ask for lower interest rates or minimum payments. They may be willing to work with you, and any agreement should be put in writing.

Consider Credit **COUNSELING**

For serious credit issues, credit counseling can help. Counselors work with creditors to establish lower payments and interest rates. They teach better spending habits, too. Check with the National Foundation for Credit Counseling for reputable options.

With time and diligence, following these key steps can significantly boost your credit scores over the next few years. Staying on top of your credit and making continuous improvements will serve you well for years to come. While the road to good credit may not always be easy, maintaining awareness and discipline will get you where you want to be.

The Family Security Plan® suite of products can help ensure a more stable financial future. Reach out today to discover how we can assist you. CALL TODAY! (855) 789-4976

