

# THE KEYS TO CREDIT BUILDING

## Credit Repair Blueprint Revealed

In Depth Credit Building Strategies  
Keeping Track to Repair and Build Credit  
How to Avoid Credit Damaging Pitfalls  
And much much more...



Peace be unto you,

We all know how valuable and vital having a good credit rating can be. Without a good credit rating, your financial, occupational, and personal goals are at risk of being severely limited. So, to obtain the privilege of using a credit card, your credit rating is checked.

Since maintaining a good credit rating is important in today's society, a poor credit rating can have an adverse effect on your personal goals. This book is intended to support and help individuals and families find the answers to the most commonly asked questions of credit repair, as well as informing them of the dangers that lurk the marketplace.

After reading our guide, you will have the necessary knowledge required to get out of debt and also have information that will guide you to resources that will help you repair your credit, get loans, and so forth. This book is a must-read guide for people with bad credit, no credit, or trying to establish good credit.

You can contact at [credithealing@gmail.com](mailto:credithealing@gmail.com) or call/text us at 225-733-6429 if you have any questions. Our website [www.credithealing.org](http://www.credithealing.org) provides the most relevant and latest information on credit repair and more. You will not regret to visit our website.

Sincerely,

O'Rell Muhammad

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This manual is written in Arial; therefore you are always encouraged to print this book for easy reading.

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## **Chapter 3 – Credit Building Ideas and Strategies**

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Supposing you have delinquent credit and you are married, you might want to build your credit in your name instead of using your spouse. Somebody has to have stability. Also if you are divorced, and all the credit cards or credit information are in your spouse's name, you will need to re-establish your credit in your name. Getting your credit re-established is the first step to repairing your credit.

When you obtain your credit report, you will see that your spouse's name is listed on the credit reports. This is because together you and your spouse applied for credit cards, took out car loans or what have you. It means that you are responsible for your spouse's account. The advantage is that credit bureaus cannot list the negative accounts against you if you are divorced. Once you have copies of your credit report, you will then need to cancel all joint accounts. If you contact the creditors to resolve the issues on your credit report is sure to ask the creditors to take into consideration your spouse's credit history.

It is important to bring to light your spouse's credit history when applying for a loan. Let the lenders know that you are now divorced and starting your credit line. If you apply for credit cards, be sure the cards are in your name and use them wisely since this helps to rebuild your credit quicker than most sources. Make sure that you pay minimum balance on the credit card accounts each month to avoid delinquencies. If at all possible when you see that your funds are low; pay your bills rather than purchasing on your credit card.

Be sure to make a payment on your credit card once your bills are paid. This method not only keeps you out of trouble with other creditors but offers a solution for repairing your credit. If you can afford to pay your bills each month and use your credit card be sure to purchase only items you need and keep it to a minimal. If at all possible payoff your credit card balances each month to avoid interest.

Interest rates cost additional hundreds of dollars in the long run, so paying off your dues on time can save you money. Supposing you don't have credit cards and decide to choose

a card is honest on your application and look for the best interest rates available. If you are in debt, it is wise to pay off your dues before applying for a credit card, unless you intend to use the card to get out of debt. In case you plan to use the card to get out of debt search for the best interest rates, as well as cards that offer cash back on your spending.

There are tips for managing credit cards to repair credit. It is important that you are consistent with the use of your name. For example, if your name is Robert Leon Swisher Jr., always sign your name accordingly. Do not use your card dishonestly for advantages. Few people believe that lying can get them out of a problem. The truth lying gets you in deeper. In case you are filling out an application for credit cards, tell the truth.

It is important that you understand the timeframe to apply for a credit card. Assuming you are out of work, lived at your resident for less than a year or you have negatives on your credit report, this is not a good time to apply for a credit card. If you are stable, it is always wise to apply with lenders where you have done business with them at a later time. Building your credit after divorce is difficult at times.

However, it is not an impossible task. It is important that you are aware that most credit card solicitations are gimmicks that only offer you a solution for hanging yourself. Instead of getting out a rope, it is wise to stay alert and investigate any credit card offer made available to you.

Finally, you want to avoid low introductory rates on credit cards since after about six months the interest rates often hit the roof.

## **Caution You Need To Observe When Building Your Credit**

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Building credit can be a fascinating thing. Avenues of great opportunities are available if you do it right. It is essential to avoid scammers that claim to offer you a debt solution in little or no time at all. Many scammers on the market today are taking advantage of people in disarray.

Do not become the next sucker!!!

Any company that does not advise you of your rights or else lets you know upfront before continuing that most of your credit issues can be dealt with on your own is probably a fraud. Under the Federal Laws, many of the companies are prohibited in many areas, and often a lot of them work out illegal arrangements just to get ahead. We will not only tell you that you can repair your credit, but we also show you exactly how to do it effectively.

It is important that you be cautious with your credit choices. Take each step very slowly and consider all of your options before making a final decision. When you have several creditors making offers, it can be very difficult to decide on which one to deal with.

Follow these simple guidelines when deciding on and dealing with a creditor:

### **Q1. What interest rate are they offering?**

**Answer:** The interest rate on your credit account plays a serious role in your ability to keep up with your payments. If possible, always make full payment. Keep in mind that

making full payment may not always be possible. This is why you need to consider carefully the interest rate that you agree to.

The interest rate will apply to all minimum payments. An example is below:

Balance owed on account: \$350.00  
Interest Rate : 5.7% (.057)  
Minimum Payment : \$19.95

Think about this, \$19.95 only pays for the interest that is going to be added to the balance owed. You may think that you can subtract \$19.95 from the \$350.00 owed, however, do not forget to add the .057 to the balance. At this rate, your balance owed will go down very slowly and continue to accumulate interest on a monthly basis.

**Q2. Make your payments on time.**

**Answer:** Do not make payments before 30 days of the last payment and do not make a payment after 45 days of your last payment. Payments received after 45 days are considered late and payments made before 30 days also get a bad review by creditors.

**Q3. Do not apply for credit more than 3 times a year.**

**Answer:** If you do, you can easily be denied credit because those actions are perceived as shopping for credit. Supposing you are suspected of shopping for credit, your creditors will deny you. You can keep track of how many times you have applied for credit and with who by looking at your credit report. Your credit report shows all the people have inquired into your report for the last 2 years. After 2 years, the listing drops off your report. Once you begin paying a creditor, take it slow. You are going to get many offers for credit, and it is extremely tempting to take them all up on their offers.

**Q4. Keep all of your receipts and contracts**

**Answer:** Keep all of your receipts for payments made to any creditor. Yes, creditors have been known to misplace a payment received, let's hope it isn't yours. Rest assured if it

is, providing you kept your receipts. Saving your contract with any creditor is highly advised. If a dispute should arise, the creditor will be sure to throw in comments concerning your agreement and signature on the contract.

The most important thing to do about your credit is taken pride, protect, respect and especially enjoy it. Having good credit is a luxury and can widen the horizons of possibility for you and your future providing your pursue your credit with caution.