

On the Road to Credit Recovery.....

- 1. Obtain a credit report**
 - 3 major credit reporting agencies-Equifax, Experian, and Trans Union)
 - freecreditreport.com
- 2. Correct any errors by writing letters to creditors**
 - ask for assistance with writing these letters or look for samples online
- 3. Pay off judgments or items in collections**

Building Credit

- 1. Obtain a Secured Credit card through one of the local banks and use it for small purchases (ALWAYS PAYING OFF ENTIRE BALANCE MONTHLY)**
- 2. Pay down any credit cards to at least half of the available balance on the card (i.e. for a \$500 card pay it down to \$250) and any charges that you place on these cards pay them off monthly and ON TIME!**

NO MORE LATE PAYMENTS!!!!