

5 Hot Tips to Improve Your Credit Score

To improve your credit score is to give yourself a new lease on some of the most important aspects of living. We all need good credit in order to obtain desirable housing, automobiles and any of the other things in life that we wish for. If you are like millions and millions of Americans, you have a few issues on your credit report that may need dealing with in order to improve your credit score to where you need it to be. Here are some tips for you to follow in order to do that:

Tip 1: It is highly advisable to do a little research and get to know your rights. You are protected by laws concerning your credit. You need to become familiar with them in order to improve your credit score. There are regulations that dictate everything from the reasons that you can be rejected for credit to how collection agencies are entitled to pursue payments from you. Unless you are aware of these laws and regulations, you are bound to be stuck in land of credit-based confusion.

Tip 2: Get free copies of your credit report from each of the three major credit bureaus (Equifax, Experian, and TransUnion). Each bureau must provide you a free copy once every year at your request. Be smart and stagger your request every 4 months - one from each. This way, you can stay on top of changes and monitor the progress of your attempts to improve your credit score.

Tip 3: Go over these credit reports with a very fine toothed comb and file a dispute for any and every negative item on them. You see, any disputed item must be investigated by the reporting agency and either verified by the creditor within 30 to 45 days or removed from your report. Many times, the creditors will not verify the information for any number of reasons. That's great news for you! The negative items must be removed by law if they are not verified in reasonable time. Oh yeah, make sure to file your disputes at peak business times throughout the year like Thanksgiving, Christmas, tax time, etc.

Tip 4: Send every dispute form via certified mail (it only costs a few bucks) and request a reception receipt. Keep your records meticulously and always get everything in writing. You want dates. You want times. You want names. You want to cause delays and be a big pain - as big as possible. You want for just one person in the chain of verification to mess up or get lazy. You want the negative items on your credit report stricken so that you can improve your credit score!

Tip 5: Wait for 30 - 45 days and then get another copy of your report - even if you have to pay for it this time. Review it thoroughly and inquire as to why any unverified disputed item that has had sufficient time has not been removed from your credit report. And then dispute them again. Repeat this process and you will be pleasantly rewarded with an improved credit score rapidly!

Improving your credit score is not a difficult task. It is as easy as being intentionally attentive and thorough. Get the reports. File the dispute forms. Wait and repeat. Your credit score will improve and you will be a happier person because of it!

About the Author

Learn how you can [improve your credit scores](#) no matter how bad they are. For professional credit repair help, check out the top [credit repair services](#) online.

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