



Take simple and effective steps to repair your credit!

Whether you have fallen behind on your bills, been sued, or even declared bankruptcy, **Credit Repair** shows you how to fix your credit situation quickly, easily and legally, explaining the necessary steps in plain English!



Includes...

- **25+ easy-to-use forms, templates, and letters**
- **Coaching on the law so you know your rights.**



Learn how to:

- Avoid overspending
- Establish a realistic budget
- Get out of debt now
- Build a financial cushion
- Protect your social security number
- Negotiate with creditors

You're not alone...

- Over 1.5 million people filed bankruptcy in 2003
- You have legal rights
- You can do it yourself - avoid high legal fees
- Nobody's credit is too bad to repair

*Windows® & Macintosh Compatible

Credit Repair on CD

Table of Contents

Introduction to Credit Repair

- A. Credit Repair Fast Facts
- B. When to Get Help Beyond this CD
- C. Helpful Icons Used on this CD

1. Assessing Your Debt Situation

- A. Take Care of Financial Emergencies
- B. Face Your Debt Problems
- C. Understand Options for Dealing with your Debts

2. Avoiding Overspending

- A. Keep Track of your Daily Expenditures
- B. Total up your Income
- C. Make a Budget or Spending Plan
- D. Prevent Future Financial Problems

3. Handling Existing Debts

- A. Deal with Current (or Not Seriously Overdue) Debts
- B. Use the Form Negotiation Letters provided on CD
- C. Deal with Creditors on Past Due Accounts
- D. Deal with Collection Agencies

4. Cleaning up your Credit File

- A. The Contents of a Credit Report
- B. Get a Copy of your Credit Report
- C. Review your Credit Report
- D. Dispute Incomplete and Inaccurate Information in your Credit File
- E. Consider Adding a Brief Statement to your Credit File
- F. Add Positive Account Histories to your Credit File
- G. Add Information Showing Stability to your Credit File
- H. Avoid Identity Theft

5. How Creditors and Employers Use Their Credit Report

- A. Who Can Look at your Credit Report?
- B. How Credit Applications are Evaluated

6. Building and Maintaining Good Credit

- A. Build Credit in your Own Name
- B. Ask Creditors to Consider your Spouse's Credit History
- C. Get Credit Cards and Use Them Wisely
- D. Open Deposit Accounts

- E. Work with Local Merchants
- F. Obtain a Bank Loan
- G. Avoid Credit Repair Clinics
- H. Avoid Becoming the Victim of Credit Discrimination

Appendixes

1. Resources

- A. Credit and Debt Counseling Agencies
- B. Debtors Anonymous
- C. NOLO Publications
- D. Other Publications
- E. Online Resources
- F. State Consumer Protection Agencies

2. Federal Credit Reporting and Credit Repair Laws

Text of the Federal Fair Credit Reporting Act
Text of the Federal Credit Repair Organization Act

3. Forms & Letters

Outstanding Debts
Daily Expenditures
Monthly Income from All Sources
Dispute Credit Card Bill
Error on Credit Card Bill
Make Payment if Negative Information Removed or Account Re-aged
Request Short-Term or Long-Term Small Payments
Request Short-Term or Long-Term Pay Nothing
Request Rewrite of Loan Terms
Offer to Give Secured Property Back
Cashing Check Constitutes Payment in Full
Inform Creditor of Judgment Proof Status
Inform Creditor of Plan to File for Bankruptcy
Request Direct Negotiation with Creditor
Dispute Amount of Bill or Quality of Goods/Services
Collection Agency: Cease all Contact
Complaint about Collection Agency Harassment
Request Credit File
Request Reinvestigation
Request Follow-Up after Reinvestigation
Request Removal of Incorrect Information by Creditor
Creditor Verification
Request Addition of Account Histories
Request Addition of Information Showing Stability
ID Theft Affidavit and Instructions