

Credit Repair Strategy 101



**By Bella Amangyen
BellaLifeSocialNetwork**



Great Credit Repair Strategy 101

BellaLifeSocialNetwork



**An important tip to consider
when working to repair your
credit!**

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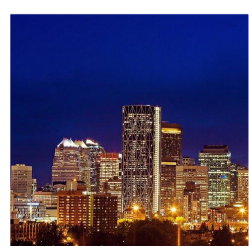


If you are trying to repair or increase your credit score, then pay attention to all of your credit cards

Repairing your credit is not only a long and hard process, but also a necessary one if we want to open up opportunities for ourselves

Chapter 1

Credit repair & consolidation 101

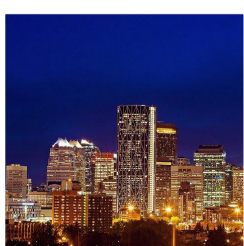


Credit repair & consolidation 101

An excellent way to get out of debt very quickly is through debt consolidation. If you would like information on how to combine all your debts into a single payment then keep on reading. The E-book below offers you excellent solutions on how to make all your debts turn into one easy payment. Read on.

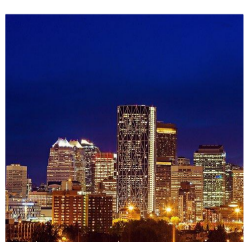


Consider a bill consolidation service to help with your monthly debt. When you seek to consolidate debt, paying monthly bills to individual companies can create confusion and missed payments. Use a consolidation service that will pay these providers for you. You supply them with one lump sum each month and they will quickly dole it out for you automatically.

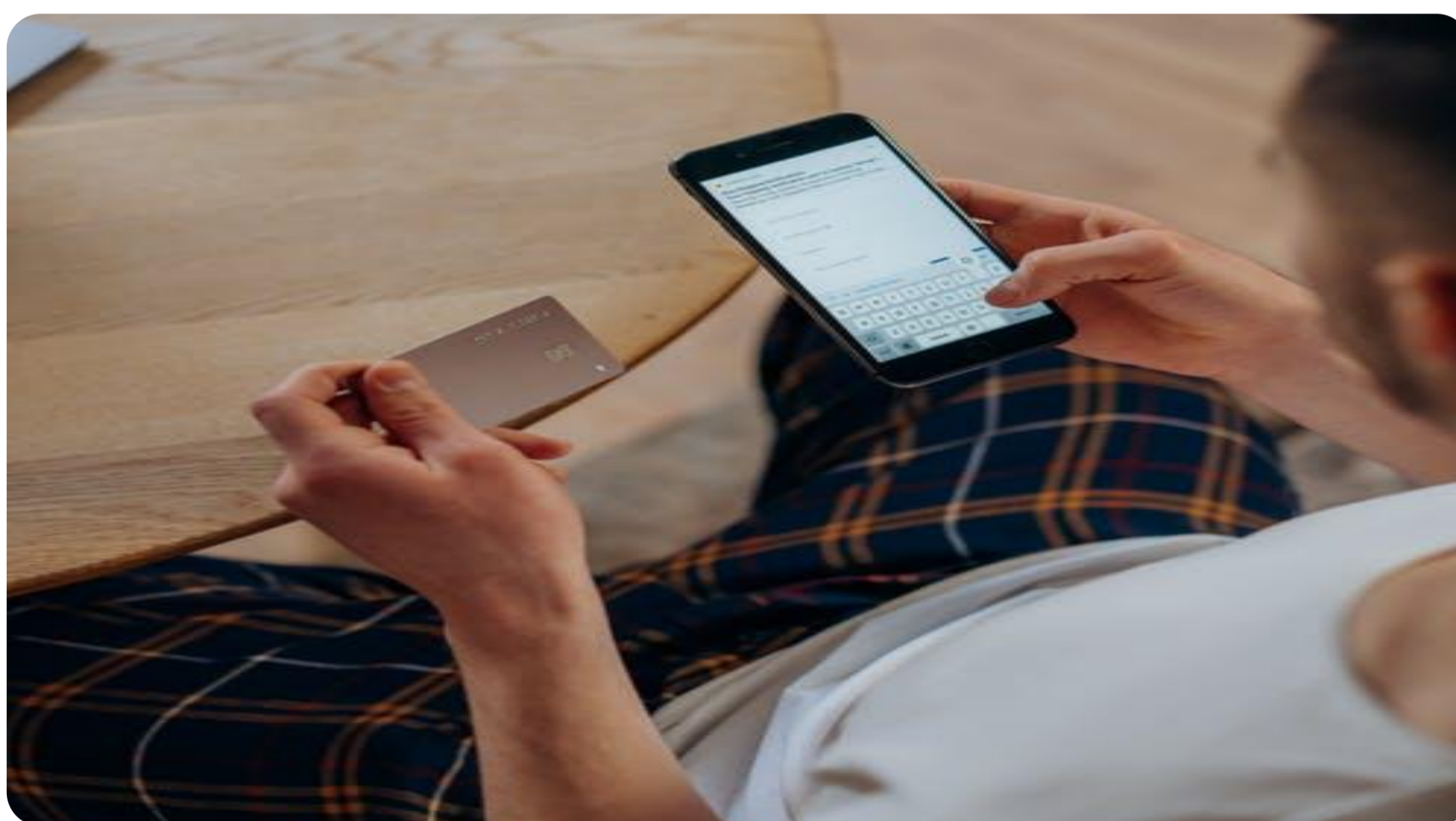


Credit repair & consolidation 101

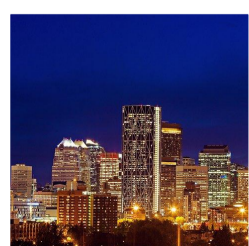
Understand the difference between debt consolidation and a home equity loan. Many companies will guise a home equity loan (where you put your home on the line for the debt) as true debt consolidation. That's not always the wisest move to make, especially if you have a family involved. Know the differences and the risks before making that decision.



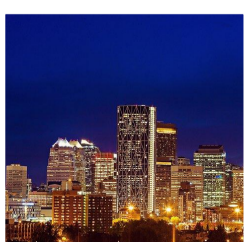
To help you consolidate your debts, consider borrowing against your home equity (HILC) plan. Many employers allow employees to take a loan out against their retirement plans in some areas, depending on Company. One of the benefits to this is that you pay the money back to yourself. The interest rates are generally very low and the interest paid also goes back into your account.



If you decide to enter into a debt consolidation agreement with a company specializing in such arrangements, make sure the terms and amount of your recurring payments are set to a level that you can realistically honor every month. The last thing you want to do is start missing consolidation payments, as that basically defeats the entire purpose of your decision.



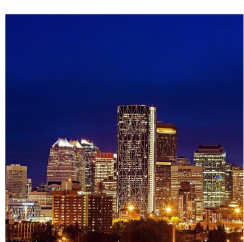
Find out what debt consolidation means for your credit score. Call the major credit scoring companies and ask them whether you will suffer for joining up with a debt consolidation company. This is important, since the companies themselves will give you different stories about what the case is with credit scoring.



Are you able to refinance your home? If so, you can do so and take the extra cash at closing. Eliminating your debts can be done quickly this way if you have equity in your home. This is a great way to "reboot" your finances, but you must act responsibly for this to work.



If you think debt consolidation will allow you to go back to your old ways, do not use it! You cannot use this method just so you have extra money each month to blow on dining out or going to the movies. Only use it if that extra money will go towards other debts, such as grocery bills.

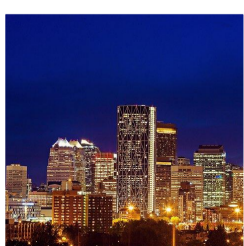


Do not get involved with a debt counselor that works for a company that pays by commission. This is a red flag as it's going to alter your situation according to the best interests of the debt counselor and not your best interests.



Instead, look for a reputable company that pays their counselors accordingly.

To begin intelligently consolidating your debt, the first thing you should do is examine your credit card debt. Credit card interest is exceedingly high, with some companies charging as much as 20 percent.



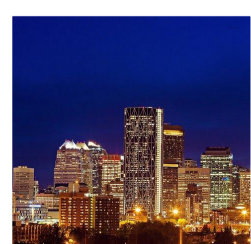
By consolidating multiple credit card debt on to a single credit card you can save yourself a lot of money in interest fees.

Consider contacting a consumer credit counselor before signing the dotted line on a debt consolidation loan. Many people reach for the loan too quickly and fail to think it through



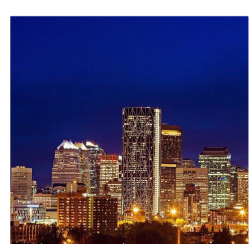
A good credit counselor will show you how you got into the debt and the best ways of dealing with it, which may or may not be with a debt consolidation loan.

Do not sign up for a debt consolidation program before reading their terms of service. These professionals have to give you a written version of their terms of service and explain everything in detail.



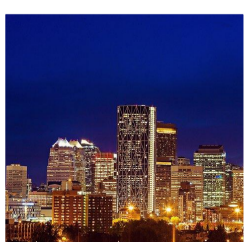
Find a more reliable professional if the terms of service are not presented in a clear fashion.

Think carefully about why it is that you are interested in consolidation. Is the interest getting you down? Do you have a lot of debt? Or, do you need a little extra money each month to pay other bills? In order for debt consolidation to be worth it, your goals should encompass several of the points above.

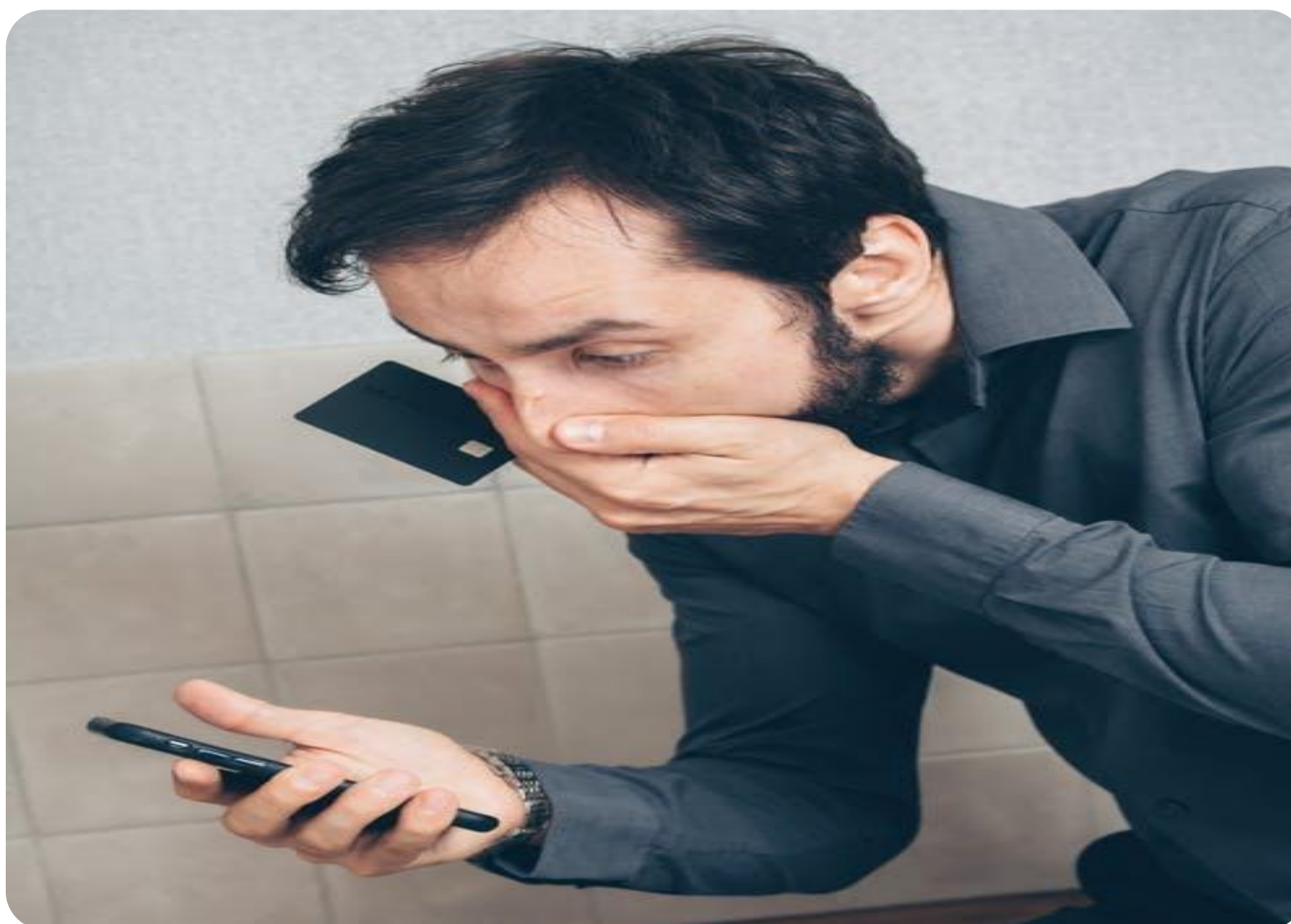




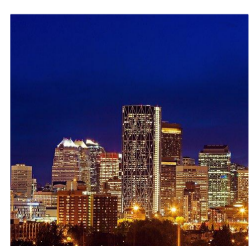
When creating a list of creditors, don't forget a single company or person. Include your car payments, mortgage, medical bills, overdue library books, student loan, utility bills, phone bills, cable bills, internet costs, magazine subscriptions, and anything else you might owe. Be sure to make a comprehensive list so that you can easily figure out what your next step should be.



Ask about fees. For some debt consolidation companies, fees is what keeps them going. However, that may not be great for you. If you are only paying a small amount to your creditors and a huge amount to the debt consolidation company, that is not going to help you and you need to seek another company.



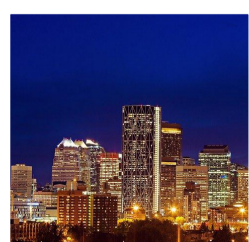
Debt consolidation businesses that work out of some areas aren't required to be licensed. If you live in one of these places, you might want to use a firm from another area which does require licensing. Your legal protection will be extremely limited if you work with a person that is not licensed.



Debt consolidation agreements in the context of bankruptcies bylaws may help you hang onto real estate. Paying off everything in three to five years can still let you keep all of your personal and real property. This process may even eliminate all the interest you owe on your debt.

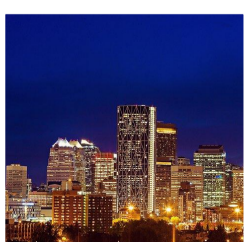


Now that you've read the above pages you should be an expert on knowing what to do in a debt crisis. Combining all your debt into one single payment is rather easy and makes for a simpler way to clear out all your debts. Stick to the information learned here for the fastest way of getting out of debt.



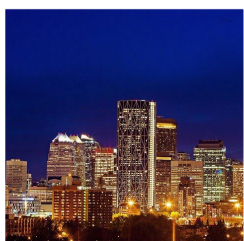


BellaLifeSocialNetwork Credit Consulting workshop and coaching. We take credit repair to the next level. Regain and Repair your credit with a guided strategy use by many clients. Join the next group session. Email info@bellalifesocialnetwork.com Unit 9 - 2010- 30 Avenue Calgary, AB



Chapter 2

Credit Management Secrets

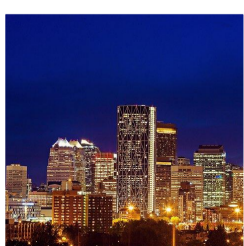


Credit Management Secrets

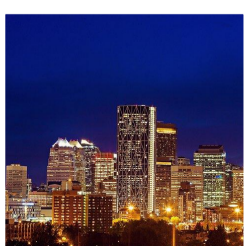
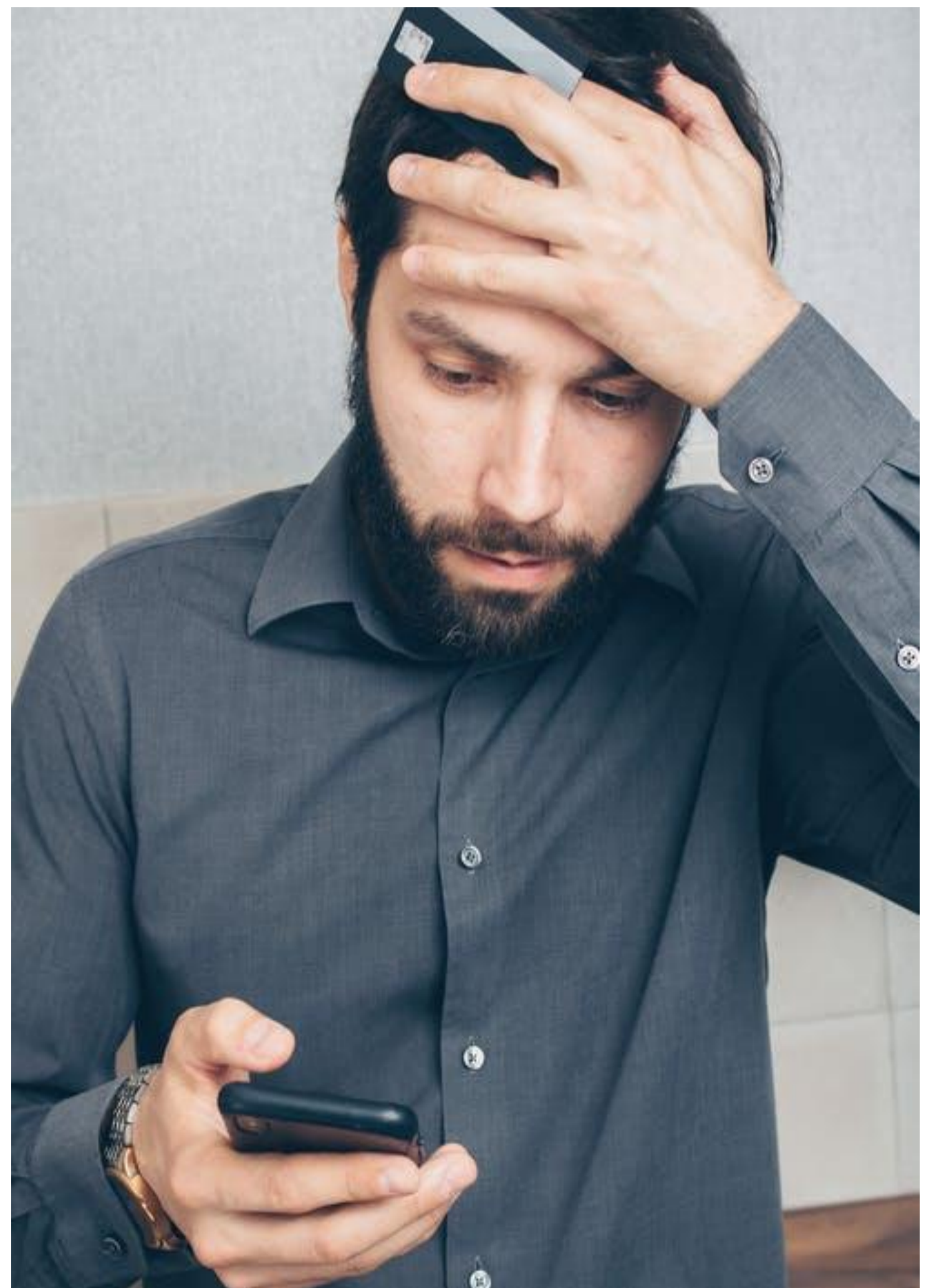
We all know how difficult life can be when we have bad credit. It affects all parts of our lives and our everyday decisions. You know that one negative number shouldn't define you. If you want to bring your credit score back up then read this collection of great tips and advice on how to do so.



If you have a poor credit rating, it can be extremely difficult to obtain a mortgage loan for a home. Look into alternative financing options like First time home buyer option. First time home buyer loans are great for the individuals that do not have the financial capability to make down payments and it tax free.



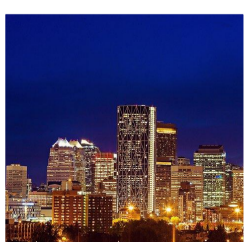
Should you find yourself needed to declare bankruptcy, do so sooner rather than later. Anything you do to try to repair your credit before, in this scenario, inevitable bankruptcy will be futile since bankruptcy will cripple your credit score. First, you must declare bankruptcy, then begin to repair your credit.



As you get to retirement age, ensure your personal finance is secure by using the tools available through the social security retirement planner. They will provide you with all of the information you need to make proper decisions that can leave you set on the right track to financial success.



If you wish to contest a credit bureau's decision, you should organize yourself. Submit your claim within the deadlines and make sure to follow up in case they do not react quickly. Hire a lawyer to help you through this process if you can afford it. You should actively contact the credit bureau regularly about your dispute.

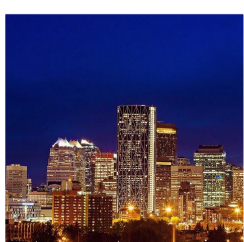


**“Men are sent into the world with bills of credit, and seldom draw to their full extent”
– Horace Walpole**

Bella



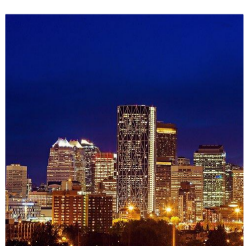
An important tip to consider when working to repair your credit is to pay your bills on time. This is one of the most important steps for maintaining good credit and preventing your score from dropping. Bad marks for past due accounts will stay on your account for five to seven years.



Five Steps

Fixing your credit is not an overnight fix. Make sure that you are fully committed to repairing your credit. Get organized and come up with different plans to help repair your credit and make a list of what you actually need to do. This will help your success on your journey.

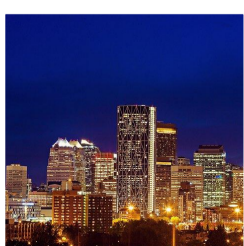
1. Committed to repairing your credit
2. Create a different plan to help repair your credit
3. Make a list of what you need
4. Borrow no more than 30%
5. Work with your revolving accounts





"I use a credit card for everything – and I choose one of the ones which gives you money back."
– Frank Abagnale

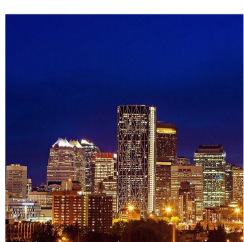
To keep your credit in top notch shape, borrow no more than 30% of the credit available to you. Keeping your debt lower than 30% of your available credit will help you to maintain a strong credit score with the reporting agencies. It also means less owed to lenders and so, less for you to pay back.





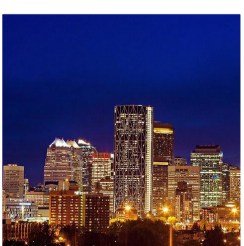
An important tip to consider when working to repair your credit is the importance it could play in a marriage.

If your credit is worse than your spouse, or even bad enough to be turned down for any type of loan, then not only would your spouse be burdened with being responsible for all the loans but they might not qualify for others if your score brings your qualifications down enough.



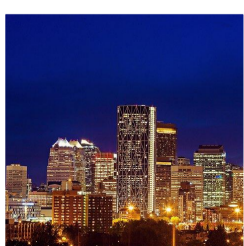


Check out your options with installment accounts to work with your revolving accounts. They will add positive ratings to your credit profile and dramatically increase your FICO scores. Be sure that this will fit in your budget as it requires payments to be made monthly. It will be worth every penny in very little time.



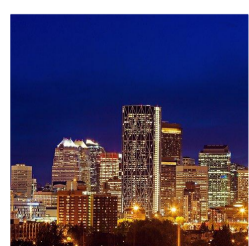


Read your credit card statements each month. You will not notice the mistakes that can be made if you do not take the time to look at the statements each month. If you are charged for a late payment and you were on time making the payment, you need to have it corrected before it shows up on your credit report as a late payment.



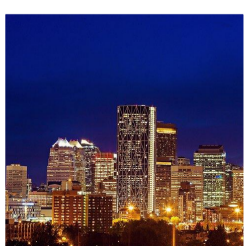


When contacting a company to obtain aid in fixing your credit, do not hire one that offers to help you by creating a false credit identity through an Employer Identification Number as a way to sidestep using your Social Security number. Not only is this illegal advice, you will be committing fraud and you might end up in legal hot water.

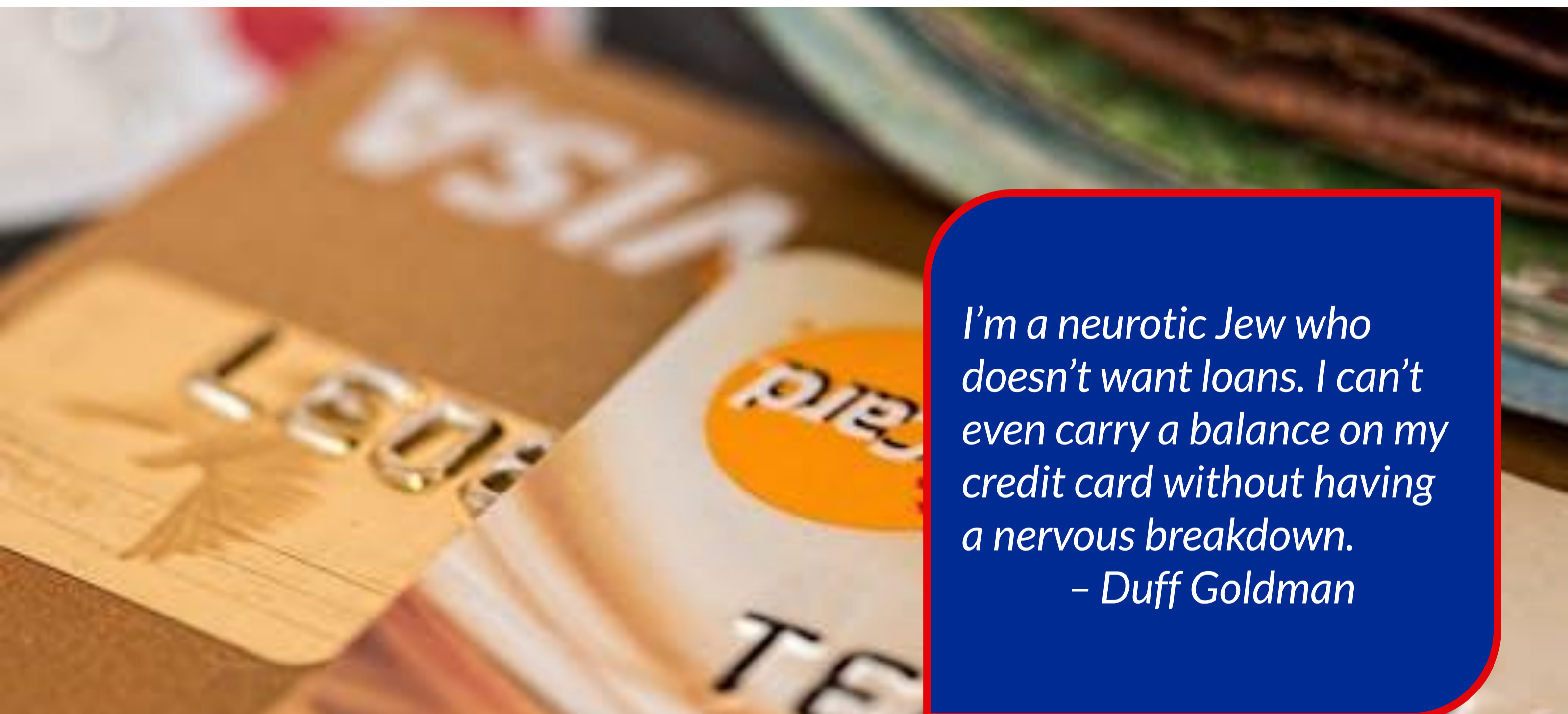




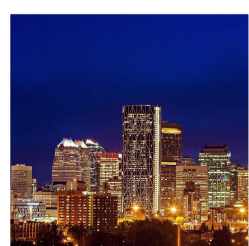
If you do not have the self-discipline to fix your credit by creating a set budget and following each step of that budget, or if you lack the ability to formulate a repayment plan with your creditors, it might be wise to enlist the services of a credit counseling organization. Do not let lack of extra cash keep you from obtaining this type of service since some are non-profit.



Just as you would with any other credit repair organization, check the reputability of a credit counseling organization before signing a contract.

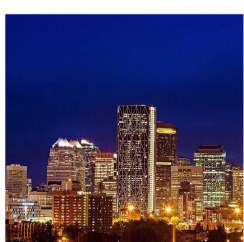


*I'm a neurotic Jew who doesn't want loans. I can't even carry a balance on my credit card without having a nervous breakdown.
– Duff Goldman*





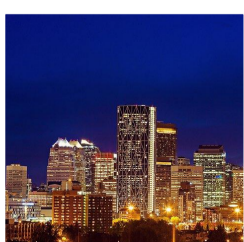
If you are trying to repair or increase your credit score, then pay attention to all of your credit cards. Many lenders are unexpectedly lowering the limits on many of their cards. A lowered limit will result in a sudden jump in the percentage of your credit that you are using, which will have a significant negative effect on your credit score.





He that hath lost
his credit is dead
to the world.
– George Herbert

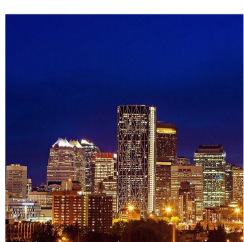
Payment history contributes 35 percent of your credit score calculations, so a history of sporadic payments can cause your credit to need repair. When you make a decision to start repairing your credit, it is important to pay each bill every month. If you have missed payments in the past, you will need to get current in payments and stay current.





Pay Cash:

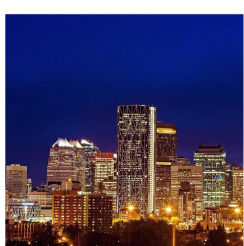
Paying cash for smaller purchases will not only save ones credit cards from being overused but it will also help one repair their credit. By keeping down the amounts on their credit cards by paying cash whenever one can will not only limit the bill one has to pay but repair credit.





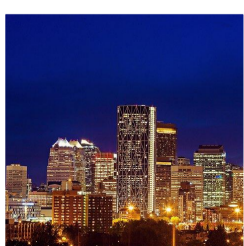
Get the money to start up:

Taking a loan can be a good way to get the money to start up ones business or invest in some other manner, but it should not be done lightly. If one takes out a loan without serious thought to how and when they will repay it they can damage their credit. However, successful repayment of a loan will repair credit.





Repairing your credit is not only a long and hard process, but also a necessary one if we want to open up opportunities for ourselves. It can become easier though, if you follow some good advice.





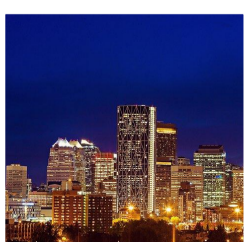
“Credit cards are like snakes: Handle ’em long enough, and one will bite you”

– Elizabeth Warren

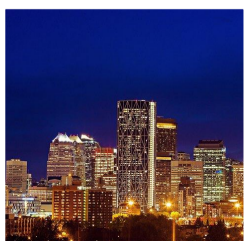
Bella



Hopefully you will have taken away the crucial information you need to get back on the right track and for future successes as well.



Credit buying is much like being drunk. The buzz happens immediately and gives you a lift... The hangover comes the day after.
– Joyce Brothers



“The stock market is filled with individuals who know the price of everything, but the value of nothing.” –Philip Fisher

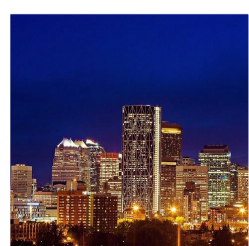
- I am more than my income.
- My value is more than my money.



Let me remind you that credit is the lifeblood of business, the lifeblood of prices and jobs. – Herbert Hoover

Credit buying is much like being drunk. The buzz happens immediately and gives you a lift... The hangover comes the day after.

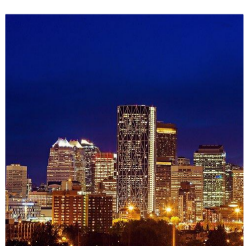
– Joyce Brothers



“Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort.” –Franklin D. Roosevelt

Credit buying is much like being drunk. The buzz happens immediately and gives you a lift...
The hangover comes the day after.
– Joyce Brothers

“Too many people spend money they haven’t earned to buy things they don’t want to impress people they don’t like.” –Will Rogers

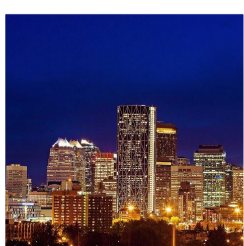


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“Lorem ipsum
dolor sit amet
consectetur
adipiscing elit a
aliqua”

Live Workshop.

Credit Repair Strategy 102

Introduction And What A High credit Score Can Do For You and Your Business:

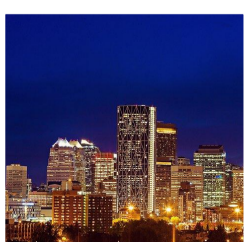
Question and Answer

- 1) Benefits and why you should keep your score high.
- 2) Importance of high score
- 3) Strategy to maintain a high score

Other Credit Repair Option

Advantage and disadvantages of prepaid card

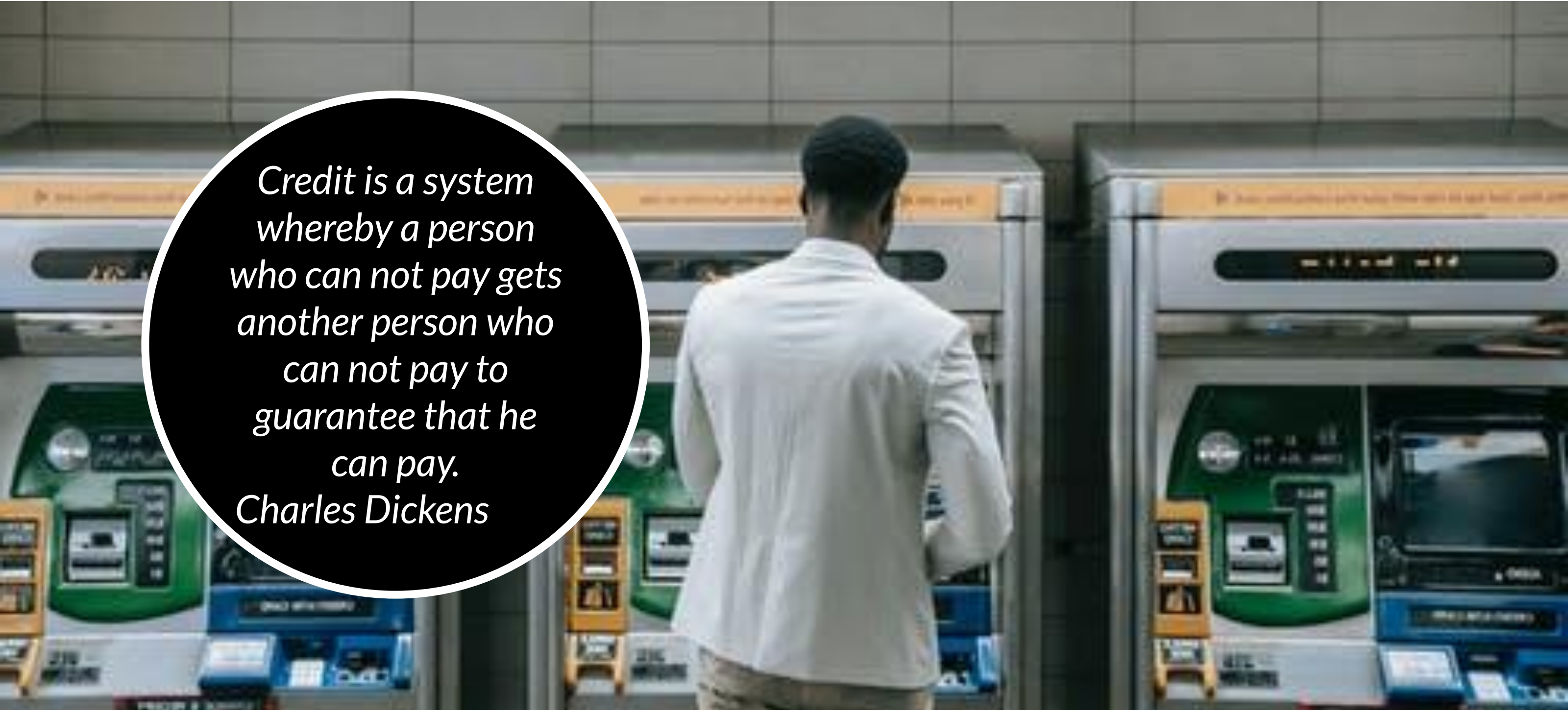
What to look for when engaging a prepaid card option.



OPTIONS

“Financial fitness is not a pipe dream or a state of mind. It’s a reality if you are willing to pursue it and embrace it.” –Will Robinson

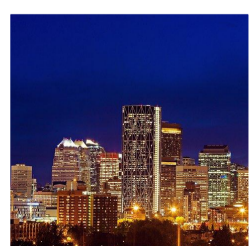
“Money is multiplied in practical value depending on the number of W’s you control in your life: what you do, when you do it, where you do it, and with whom you do it.” –Tim Ferriss

A man in a white suit is seen from behind, standing in a line of ATMs. The ATMs are green and blue, and the man is looking at one of them. The background is a tiled wall.

*Credit is a system
whereby a person
who can not pay gets
another person who
can not pay to
guarantee that he
can pay.
Charles Dickens*

In the Credit Repair Strategy 102 we have a live discussion on the available options and what you can do to take advantage of these option.

The planning and execution of each step of action to keep your credit on high score year after year.

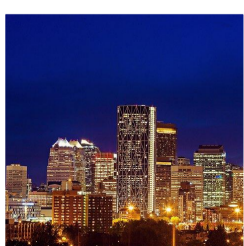


Credit Repair Strategy 103

Live workshop Training on Credit Repair and increasing your credit score. Get approved today for credit card, Mortgage and other financing. Managing your credit to maintain a high credit score

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Four Levels Credit

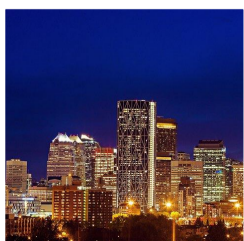
- 1) Prepaid secured Card
- 2) Foundation Card
- 3) Travel Card
- 4) Premium Travel Card

You can't fuel real economic growth with indiscriminate credit. You can only fuel it with well-allocated, long-term investment.
– James Surowiecki

Credit Repair Strategy 103

On Credit Repair Strategy 103 we are going to discuss the four levels of credit repair and building you score and retaining it.

How to avoid the pitfall of credit, maximizing your credit potentials without depriving yourself what you need today. Credit monitoring options and what to you.



About Me



Bella Amangyen

Founder of
BellaLifeSocial
Network

Business Strategies That Connect Businesses To Their Customers.

We believe that honesty and hard work will never go out of style.

And really smart strategies that are well executed have the power to change our world, or at least our daily experience. We believe meaningful engagement is at the heart of every great brand, that the power of connection lives beyond platforms and channels.

We help our partners think beyond just moving their business forward, to look beyond quarters and fiscal years.

