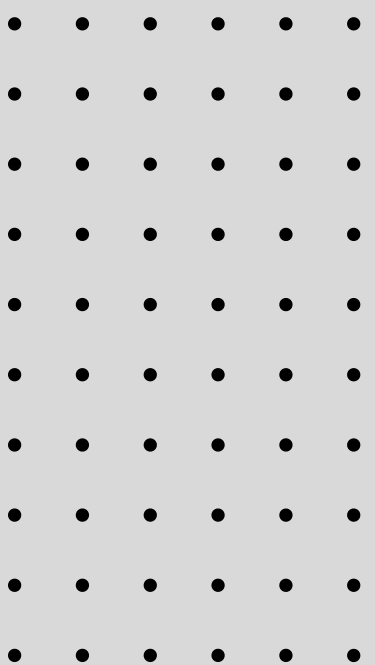
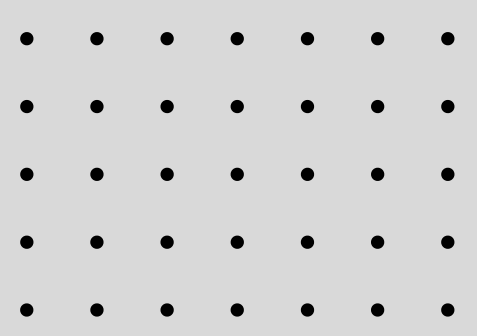


5 SIMPLE STEPS
TO A
700+ CLUB CREDIT SCORE





STEP 1

MONITORING YOUR CREDIT SCORE

The first step is to pay attention to all 3 credit fico scores. (Transunion, Equifax and Experian)

Monitor your credit score, know what's in your credit report, and make sure that you're always on top of it. Have you ever heard the quote...

“That which is measured improves.” I'm not really sure where that comes from, but it stands to reason that you can't really improve something if you're not paying attention and measuring. So that's why you need to constantly know where you're at with your scores. The good news is that today, it's easy to track your scores for free.

You may already be using a site like www.creditkarma.com or

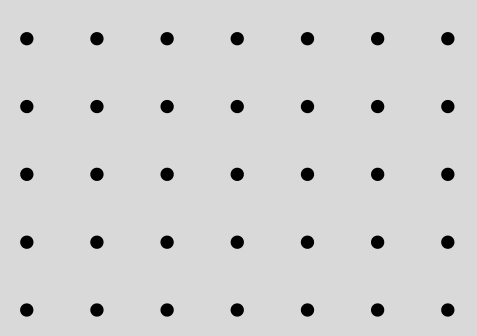
www.creditsesame.com to get your free credit scores... if not, sign up now. The only problem with Credit Karma is that they've only got TransUnion and Equifax scores.

www.experian.com provides the other needed fico score.

So, if you've got the combination of these two sites working together, then you have access to view all 3 credit scores at no cost.

If you want a better option with everything in one place and complete

credit monitoring from all 3 credit bureaus + the easiest to read credit reports, then I recommend you:



STEP 2

LOWERING YOUR CREDIT UTILIZATION

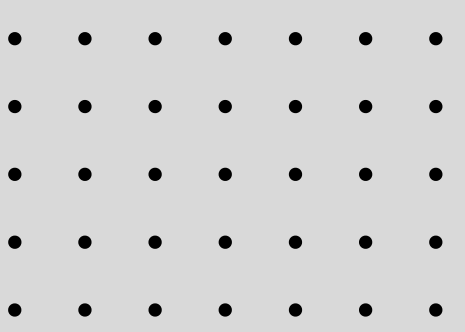
Credit utilization is basically a measure of the ratio of how much credit are you using versus how much that you have available. And it's only looking at your revolving credit lines, which are your credit card accounts. Here's how it's calculated:

So why does credit utilization matter? It's a giant 30% piece of your credit score, and it's basically impossible to have a good credit score if you have problems with your credit utilization.

To improve it, you can either lower the amount owed or you can increase the amount of credit available. This is the fastest way to boost your score 50 to 100+ points in as little as 30 days or less.

All right, so how can you improve this? There are five different ways.

1. Pay down your credit card balances. Do not just pay the minimal payment balance.
2. Increase your available credit limit. (increase limits on existing cards or get new cards)
3. "Borrow" credit to increase available credit. Get someone to add you as an authorized user on their credit card.
4. Change credit card debt into "installment" debt.
5. Pay your credit card balances by the "statement date" and not the "due date" to maximize your available credit.



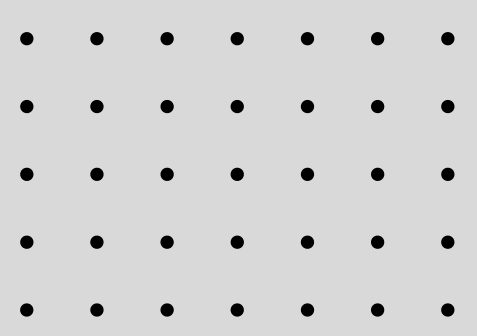
STEP 3

PAYING YOUR BILLS ON TIME

There's no way around the fact that you can't build your credit up if you continually keep breaking it down due to bad habits. Paying your bills on time is something you must do... but just paying your bills isn't going to fix your problem. It's not enough on its own to get a great credit score - you need to follow through on all 5 steps to really get big results and maintain it.

I just want to give you one brief tip on always paying your bills on time. If I can tell you to do one thing to really make sure that this is happening for you, it's to get your bills set up FOR automatic payments. You can even get rent payments set up on automatic payments.

All right, so that's step 3. It is a must to complete on your to do list.



STEP 4

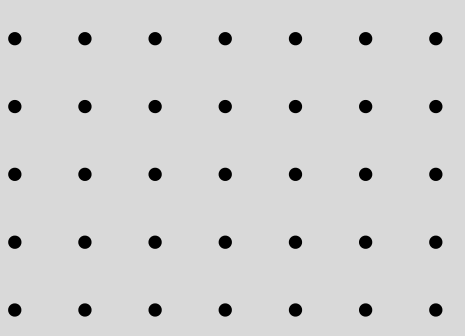
BUILDING POSITIVE CREDIT

Let's say you have a bad payment history right now. Which means you've got some late payments, maybe you have some collection accounts. That sort of thing is going on, on your credit report. Well, if you don't give the credit scoring model anything that looks good, to compare/balance against all that bad stuff, then all they can judge you by is on the bad stuff that's on your credit report.

So that's how you've got to think about this step. When I say a good credit line, what I mean is a credit line that you haven't ever been late on. If you've only got credit lines that you've been late on so far, you can start new credit lines and make sure that you don't screw up - pay those on time. Whether that's a new credit card or a personal loan, etc. it really doesn't matter.

This strategy will really pay off in six months, in 12 months or in 24 months down the road. So, this is the kind of thing you've got to start seeding early and then you really get the payoff a little bit later, months down the road.





STEP 5

CORRECTING NEGATIVE REPORTING

Most people with a credit score in the 300's, 400's, 500's or 600's have some combination of these problems with their credit report:

- Collection Accounts
- Medical Bills
- Tax Liens
- Student loans
- Late payments
- Judgments
- Too many Inquiries

So why are these negatives such a big deal? These things are about not paying a bill in some way. These are some of the biggest problems for your credit report. And step number five is really the biggest one, as far as getting a big improvement on your score because it affects 35% of your credit report. And so, you should use every legal means available to you to get anything negative off your credit report that doesn't need to be there, legally. The way I would look at this, is this is a game... and you need to play to win. There are 2 consumer protection laws that limit what can happen as far as your credit reports go.

1. FCRA (Fair Credit Reporting Act)
2. FDCPA (Fair Debt Collection Practices Act)