Free guide from Credit Services of America

The Credit Repair Guide: Your Path to Better Credit

How credit reports and scores really work, what you can legally fix, the steps that raise a score, and a worksheet to get you ready for your free consultation.

Credit Services of America
Licensed and bonded in Texas · El Paso, San Antonio, Dallas · Serving clients nationwide since 2010

844-349-8727
creditservicesofamerica.com

WELCOME

You are one decision away from better credit.

Most people who call us are not irresponsible. They had a medical bill, a divorce, a layoff, an identity thief, or a creditor who reported something wrong. Credit reports are full of errors, and the rules for fixing them are on your side. This guide shows you how the system works and what to do first.

Licensed & bonded
Texas CSO #2012-0007

4.9 stars on Google
El Paso main office, 90+ reviews

Since 2010
More than a decade in Texas

BBB rating A+
Zero complaints in three years

What this guide does

- **Clarity and organization.** Gathers everything about your credit in one place so you can see where you stand.
- **Finds report errors.** Walks you through reviewing all three reports so discrepancies do not go unnoticed.
- **Sets a baseline.** Establishes your starting point so the plan targets what actually moves your score.
- **Sets goals.** Puts your immediate and long-term goals in writing, which is what turns a plan into results.

How to use it

1. Read the first four sections. Twenty minutes.
2. Pull your free credit reports at AnnualCreditReport.com.
3. Fill out the worksheet on pages 8 to 11. Bring it, or a photo of it, to your free consultation.

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No upfront fees, ever. Federal law (the Credit Repair Organizations Act) prohibits charging for credit repair before the work is done. We follow it, and so should anyone you consider hiring.

SECTION 1

How credit reports and scores work

Three companies, Equifax, Experian, and TransUnion, each keep a file on you. Lenders send them your account history every month: the types of credit you have, how long accounts have been open, whether payments were on time, and how much you owe. Lenders, insurers, landlords, and some employers read those files to decide about you. Because each bureau gets slightly different data, your three reports and three scores are never identical.

What is on a credit report

- **Identity.** Names, addresses, employers, date of birth.
- **Accounts.** Every card, loan, and mortgage: limit, balance, payment history.
- **Negative items.** Late payments, charge-offs, collections, repossessions, foreclosures.
- **Public records.** Bankruptcies.
- **Inquiries.** Who pulled your report and when.

How long negative items stay

Item	Stays on report
Late payment	7 years from the date it went late
Collection or charge-off	7 years from the first delinquency
Repossession or foreclosure	7 years
Chapter 13 bankruptcy	7 years
Chapter 7 bankruptcy	10 years
Hard inquiry	2 years (scored for 12 months)

What moves a FICO score

35% **Payment history**
Whether you pay on time. One 30-day late payment can cost a strong score 60 to 100 points.

30% **Amounts owed**
Mostly credit utilization: card balances divided by card limits. Under 30% helps; under 10% is best.

15% **Length of history**
The age of your oldest account and the average age of all of them. Keep old accounts open.

10% **New credit**
Recent applications and newly opened accounts. Space them out, especially before a mortgage.

10% **Credit mix**
Having both revolving credit (cards) and installment loans (auto, mortgage, personal).

What is a good score? On the 300 to 850 FICO scale: 580 to 669 is fair, 670 to 739 is good, 740 and up is very good. A 650 will usually get you approved, but at a higher rate than a 720.

SECTION 2

What can be fixed, and what cannot

Credit repair is the process of making your report accurate. Two federal laws give you the tools, and knowing them keeps you from being sold something that cannot be delivered.

Fair Credit Reporting Act (FCRA)

Everything on your report must be accurate, complete, and verifiable. You have the right to dispute any item, and the bureau must investigate, usually within 30 days. If the creditor cannot verify it, it has to come off.

Credit Repair Organizations Act (CROA)

Any company that repairs credit for a fee must give you a written contract listing every service, a three-day right to cancel, and may not charge you before the promised work is performed. It may not promise a specific score or the removal of accurate information.

What can be disputed

- Accounts that are not yours, including identity theft
- Late payments that were actually on time
- Balances, limits, or dates that are wrong
- Collections that were paid, settled, or are past the reporting limit
- Duplicate accounts (the same debt reported twice, often after a collector buys it)
- Items a creditor cannot verify when asked

What cannot

Accurate, verifiable, timely negative information stays until it ages off. Anyone who promises otherwise is either mistaken or lying. What a good counselor does with a valid debt is negotiate it: a settlement for less than the balance, sometimes with a pay-for-delete agreement, and a plan so it never happens again.

Red flags of a credit repair scam

- ☐ Asks for payment before doing any work
- ☐ Guarantees a specific score increase
- ☐ Promises to remove accurate negative items
- ☐ Tells you to dispute everything, even what is true
- ☐ Suggests a "new credit identity," an EIN or CPN instead of your Social Security number. That is a federal crime.
- ☐ Will not give you a written contract
- ☐ Has no state license or bond

Texas requires credit services organizations to be registered and bonded. Ask for the license number. Ours is #2012-0007.

Three myths that cost people money

"Paying off a collection removes it." It updates to paid, which helps with newer scoring models, but the item stays unless it is inaccurate or the collector agrees to delete it.

"Closing old cards helps my score." It usually hurts. You lose available credit (utilization goes up) and eventually the account's age.

"Checking my own credit lowers my score." No. Only hard inquiries from applications count, and only a little.

SECTION 3

The five-step credit repair process

This is the process our certified counselors run for every client. You can start the first two steps yourself this week.

1. **Pull all three reports**
   Go to AnnualCreditReport.com (the only federally authorized free source) and request Equifax, Experian, and TransUnion. Lenders use a merged report, so one bureau is not enough. Save the PDFs.

2. **Review line by line**
   Check every account: is it yours, is the balance right, is the payment history right, is the date of first delinquency right? Circle anything wrong, unfamiliar, or older than seven years. Note collections that appear twice.

3. **Dispute with the bureaus and the creditors**
   Send a written dispute for each error to the bureau reporting it and to the original creditor or collector. Be specific: which account, what is wrong, what you want corrected. Include copies of proof. Generic "dispute everything" letters get rejected as frivolous.

4. **Follow up every 30 to 45 days**
   Bureaus have 30 days (45 in some cases) to investigate. Read the results, dispute again with more detail where an item was "verified" without proof, and escalate to creditor interventions and goodwill requests. Most files take several rounds.

5. **Rebuild and protect**
   Removing errors is half the job. Turn on autopay, drive utilization under 10%, add a positive account such as a secured card if your file is thin, and put monitoring in place so nothing new slips in unnoticed.

Realistic timeline

Round one results: 30 to 45 days. Noticeable improvement: often 60 to 90 days. A file with many items or negotiated settlements: six to twelve months. Nobody can lawfully promise faster.

When to bring in a professional

When a bureau "verifies" an item you know is wrong, when a collector will not deal with you, when you are 6 to 12 months from a mortgage, or when you simply do not have the hours. Our first session is free either way.

SECTION 4

Quick wins and lasting habits

Disputes fix the past. These moves change the score itself, and most of them show up within one or two reporting cycles.

Do these in the next 30 days

- [ ] **Pay card balances below 30% of each limit**, and below 10% if you can. Pay before the statement closing date, not the due date, so the low balance is what gets reported.
- [ ] **Turn on autopay for at least the minimum** on every account. Payment history is 35% of the score and one new late payment undoes months of work.
- [ ] **Ask for a credit limit increase** on cards in good standing. Same balance, bigger limit, lower utilization. Do not spend the new room.
- [ ] **Become an authorized user** on a family member's long-standing, low-balance card. You inherit its history.
- [ ] **Set up fraud alerts** or a credit freeze if you have ever been a victim of identity theft. Freezes are free and do not affect your score.

Habits that keep it there

- [ ] **Do not close old accounts** unless they cost you an annual fee. Age and available credit both help.
- [ ] **Space out applications.** Every application is a hard inquiry. Avoid new credit for six months before a mortgage or auto loan.
- [ ] **Use a secured card to build from nothing.** A refundable deposit becomes your limit; on-time payments report to all three bureaus.
- [ ] **Handle collections strategically.** Verify the debt first. Negotiate in writing. Ask for pay-for-delete before you pay.
- [ ] **Check your reports every year**, and after any big life change. Errors and fraud are easiest to fix when they are new.
- [ ] **Run a budget.** The people who keep good credit are the ones who know where every dollar goes.

Which debts to pay first

For your score: the cards closest to their limits. **For your wallet:** the highest interest rate first (the avalanche). **For momentum:** the smallest balance first (the snowball). All three work; the one you will stick with is the right one.

SECTION 5

Your free consultation

Every client relationship starts with a free session with a certified credit counselor: by phone, by video, or in person at any of our Texas offices. It runs 45 to 60 minutes and there is no obligation.



What to bring

- [ ] Your three credit reports (or we will pull them with you)
- [ ] The completed worksheet from this guide
- [ ] Recent pay stubs and a rough monthly budget
- [ ] Any collection letters, settlement offers, or court papers
- [ ] Your goals: a home, a car, a business loan, or peace of mind

What happens in the session

1. We review your reports together and explain every item in plain English.
2. We tell you honestly what can be disputed, what should be negotiated, and what has to wait to age off.
3. You get a written plan with a realistic timeline.
4. If we can help, you see the price in writing before anything starts. If we cannot help yet, we tell you that too.

Book online at creditservicesofamerica.com/contact-us or call **844-349-8727**, Monday to Saturday, 9 AM to 6 PM. Clients anywhere in the United States are welcome.

WORKSHEET · PART 1 OF 4

Personal and employment information

Fill this out and bring it to your consultation. It saves 15 minutes of the session for the part that matters. Your information is used only to identify your credit records and plan your program; see our privacy policy at creditservicesofamerica.com/privacy-policy.

Personal information

Full name _____

Date of birth (MM/DD/YYYY) _____

Last four digits of Social Security number _____

Current address _____

Previous address (if within the last two years) _____

Phone number _____

Email address _____

We only need the last four digits here. If you enroll, your full number is collected in person or through our secure client portal, never on paper you carry around.

Employment information

Current employer name and address _____

Position or title _____

Length of employment _____

Monthly take-home income ($) _____

Other sources of income (please specify) _____

Credit information

Have you accessed your credit reports in the past 12 months? ☐ Yes ☐ No

Do you know your current credit scores? ☐ Yes ☐ No

Bureau	Score	Date obtained
Experian		
Equifax		
TransUnion		

Have you identified any discrepancies or inaccuracies on your credit reports? ☐ Yes ☐ No

If yes, list them (account, bureau, what is wrong)

Have you ever been a victim of identity theft or fraud? ☐ Yes ☐ No

Have you ever worked with a credit repair or debt management service? ☐ Yes ☐ No

If yes, the name of the service and how it went

Are you currently dealing with any of these? (check all that apply)

- ☐ Late payments
- ☐ Collections
- ☐ Charge-offs
- ☐ Repossession
- ☐ Foreclosure
- ☐ Bankruptcy
- ☐ Judgments or liens
- ☐ Student loans in default
- ☐ Medical bills
- ☐ No credit history

Financial overview

List every account you know about: credit cards, loans, collections, medical bills, anything with a balance. Status is current, late, charged off, in collections, or settled.

Creditor or collector	Balance owed	Monthly payment	Interest rate	Status

Budget

Do you have a monthly budget? ☐ Yes ☐ No

Are you able to meet your current financial obligations each month? ☐ Yes ☐ No ☐ Some months

Monthly rent or mortgage ($) _____

Monthly minimum debt payments ($) _____

Monthly essentials: utilities, food, transportation ($) _____

Left over at the end of a typical month ($) _____

WORKSHEET · PART 4 OF 4

Goals and expectations

Immediate goals keep the work focused on quick wins. Long-term goals decide the strategy: getting mortgage-ready in nine months is a different plan than stopping collection calls this month.

What are your immediate goals for credit repair? (for example: correct inaccuracies, stop collection calls, raise my score for an apartment)

What are your long-term financial goals? (for example: buy a home, buy a car at a fair rate, start or fund a business)

When do you need to reach them? (a target date changes the plan)

What do you expect from working with a credit repair service?

Done? Bring this worksheet to your free consultation, or take a photo of each page and have it ready on your phone. Book at creditservicesofamerica.com/contact-us or call 844-349-8727.

Ready to take control of your credit?

Credit Services of America is a licensed and bonded credit repair and debt management company. Every client works one-on-one with a dedicated certified counselor, tracks every dispute in a 24/7 client portal, and pays nothing before the work is done.

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Book your free consultation

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