



*Skyrocket
Your Credit
Score*

*5 Easy
Steps*

Joan Kearns

Hello and thanks for downloading my report. You're Awesome!

How would you like to raise your credit score up to sixty-five to one hundred points in a matter of days? Having a better credit score will save you many 1000's of dollars in interest fees that can stay in your hands. This can be done with all three credit reporting agencies. Sounds good doesn't it? Read on...

Why is credit so important?

The example below will show you just how your credit can affect how your interest rates are calculated by finance companies. Your credit can also affect your rates with insurance companies and even can prevent you from getting that job that you really want in certain states.

Check out this example:

What a Low Credit Score Costs you



Brand New Toyota Camry

\$23,000

66 Month Term

Person A
Credit Score: 730
Interest Rate: 1.99%
Payment: \$368.22
Total Interest Paid \$1302.39
Total Payments: \$24,302.39

Person B
Credit Score: 599
Interest Rate: 14.99%
Payment: \$513.97
Total Interest Paid \$10,921.44
Total Payments: \$33,921.44

Person B pays

\$9,616.05 MORE

than person A for the exact same car and price!

This same thing happens with your credit cards, mortgage, loans, etc.

Cleaning up your credit will lower your bills
and can save hundreds of thousands of dollars!



Good credit can save you \$1,000's.

First you'll want to get an updated credit report from each credit reporting agency. We recommend Identity IQ. You can get all three reports and your credit score for only \$1 at <http://getIQreport.com>. This is a seven day trial; you can cancel any time. If you're in the credit repair process it would be good to keep the service for a few months to see your progress.

ONE: The quickest way to raise your credit is to become an authorized user on a family member's account (piggybacking). You cannot use a friend's account. Of course you want that relative to have good credit. You should not ask to have a card on their account for your own use, but just being an authorized user will boost your score immediately. Then make all your payments on time.

TWO: Pay down your balances as far as you can. Its best to only use 20% of your available credit. This is called your credit utilization ratio. Also having a mixture of account types will raise your credit. You don't want to pay down the balances to zero. This could take a while, but it is quite important for your credit standing. Also, keep older accounts for this shows length of credit history. You might ask for a credit increase that will figure into the utilization ratio. Don't close any accounts you have now.

If you have a lot of credit inquiries you'll want get those off. Its pretty easy to get them off if they have been on your reports for two years or more. You can also mail a letter to those companies asking them to remove the inquiries.

THREE: You need a few revolving accounts. Credit cards are "open ended" accounts and are revolving. The CRA's love these types of accounts. If you don't have a credit card account or can't qualify for one, you can get a secured account. Check with your bank and set up a secured credit card account. You will probably get a better deal with them.



The Discover it® Secured credit card is only \$200 to secure, \$0 annual fee, you get 2% percent cash back on purchases and Discover matches your cash back total for your first year. There, of course, will be a low \$200 credit limit, but you can start using it just like a regular credit card. So just charge some purchases (things you would already be buying anyway) and make your payments. When you close that account later, to get better card accounts, you get your \$200 back of course. [Apply now.](#)



The next card is good for people who are trying to get a home mortgage. This card is the Open Sky secured credit card with no annual fee. There is only a \$200 upfront security fee. What's interesting is that the Open Sky company does not pull your credit reports so you don't get a hard inquiry on your reports. I think that if you have a job, you're in. There is no cash back or perks with this card, but you will be 99.9% approved. [Apply now.](#)

Other companies like Capital One, Merrick Bank, USAA, First-Progress, Primor and Wells Fargo have secured revolving accounts that you can open very quickly. Open the account, fund it with an amount stated and make a few purchases at the grocery store or gas station.

Note: If you have already been turned down several times for credit lately, skip this step.

There is another card but it is one that I don't necessarily recommend. I would only get it if you cannot get any of the others listed above. This is the [Credit One Platinum](#) card. This card is not secured so you don't put a security fee up front. There is, however, an annual fee that they charge you up front and that could be anywhere from \$35 up to \$95. Then every year after that is \$99. The card limit can be \$200 or \$300 and the interest is pricey. Remember, you don't want this card unless you just cannot get one of the other two. [Apply here](#).

FOUR: Check your reports for any collection accounts. Sometimes these are 3rd party debt collectors who just purchase alleged bad debts from banks or a clearing house. Dispute those accounts and they may come off. If they are medical accounts you can just [dispute](#) them and your score will almost immediately increase. Some of your collection accounts that have low balances can be paid off. You can negotiate a 15% to 50% payoff yourself. You'll want to arrange for them to delete the entry on your reports; MAKE SURE you get this in writing. Sometimes you can make them go away! Actually sometimes you can make them go away forever without paying them off (since they are really scamming you anyway). You'll want this report that shows how to [Stop 3rd Party Debt Collectors and Never Hear From Them Again](#).

FIVE: Catch up on any missed payments. If you've only been late once or maybe twice, you can send a goodwill letter to the bank or lender asking that the late marks be removed from your credit reports. If you've been with them quite a while, they will probably do it. You might want to call them and ask them to lower your interest rate, too. Sometimes you can call them and get them to help. There is a couple of sample goodwill letters below.

BONUS: Take advantage of [Experian's Instant Credit Boost](#). Experian says they can boost your score instantly by allowing you to get credit for your phone and utility bills.

Good luck and If you need help, we're here for you.

Smiles,
Joan Kearns



Personal Touch Credit Counselors LLC
We Use Federal Law to Help Restore Your Good Credit Rating

P.S. If a debt collector contacts you about an alleged debt, make sure that it is still within the Statute of Limitations for your state. Also, never speak to a collector over the phone; only deal in writing. [Statutes by state](#).

Sample Goodwill Letters

Date

Company Name

Address

City State Zip

RE: Account Number [xxxxxxxxxx]

To Whom It May Concern,

I do understand my financial obligations. I was late on my payment [Date] because [enter the reason why you were late here]. I'm writing this goodwill letter to ask for you to delete this negative entry from my credit reports. I know that I have had a good payment record with your company and I'm embarrassed that I missed a payment.

After missing that payment, you will see that I have make all my payments on time or before they were due. [Make sure to write in how and when you made your payments]

I'm planning to apply for a [car loan / home mortgage] and removing the late payment will help me get the loan and get a better interest rate that will save me quite a bit of money over time. Would you please remove the late payment that was reported on [Date].

Thank you so much for considering my request. I really appreciate the help.

Kind regards,

[Your Name]

[Your Address]

Letter for Multiple Late Payments

Date

Company Name

Address

City State Zip

RE: Account Number [xxxxxxxxxx]

To Whom It May Concern,

First of all I would like to say that I enjoy being with your company and the service that you provide. I have been with your company for a while now; you have always treated me right. In the past, I ran into some personal issues that caused my account to be late multiple times. I accept that fact, and I'm not disputing this debt at all. I just need your help as these late payments are hurting my score and preventing me from getting approved for what I want. I

have been paying on time for a while now, but my score is still suffering. If possible, can you please forgive the late payments as a one-time courtesy so I can get my financial life back? This would really help me and my family.

Thank you so much for considering my request. I really appreciate the help.

Kind regards,
[Your Name]
[Your Address]

Disclaimer

I am not a lawyer or CPA. The information in this report is not legal advice. I have been in the debt relief industry since 2002 so I have a lot of hands on experience. If you need legal advise you should contact a qualified consumer lawyer/attorney. You can find a lawyer in your area at this website: <https://www.consumeradvocates.org/for-consumers>

If you click the links in this report and purchase a product, I may receive a referral fee.