

TOP WAYS TO IMPROVE YOUR CREDIT SCORE QUICKLY



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If you want to make a positive impact on your credit score as fast as possible, there are a number of things that you can do.



Pay down a large balance and get a credit limit increase:

The credit utilization rate is 30% of your credit score, and it is positively impacted by both of these.



Dispute negative errors:

While you are required to dispute credit report errors in writing under the Fair Credit Reporting Act, many creditors are willing to remove errors instantly with just a phone call. If the creditor works with you, there is the potential of seeing improvement in your credit score within just a few days.

Even if the creditor is unwilling to remove the error instantly, you can still dispute in writing. While it is a longer process, taking anywhere from 30-45 days for creditors to investigate and remove the errors, it can still have a huge impact on your score.



Pay off any debt collections:

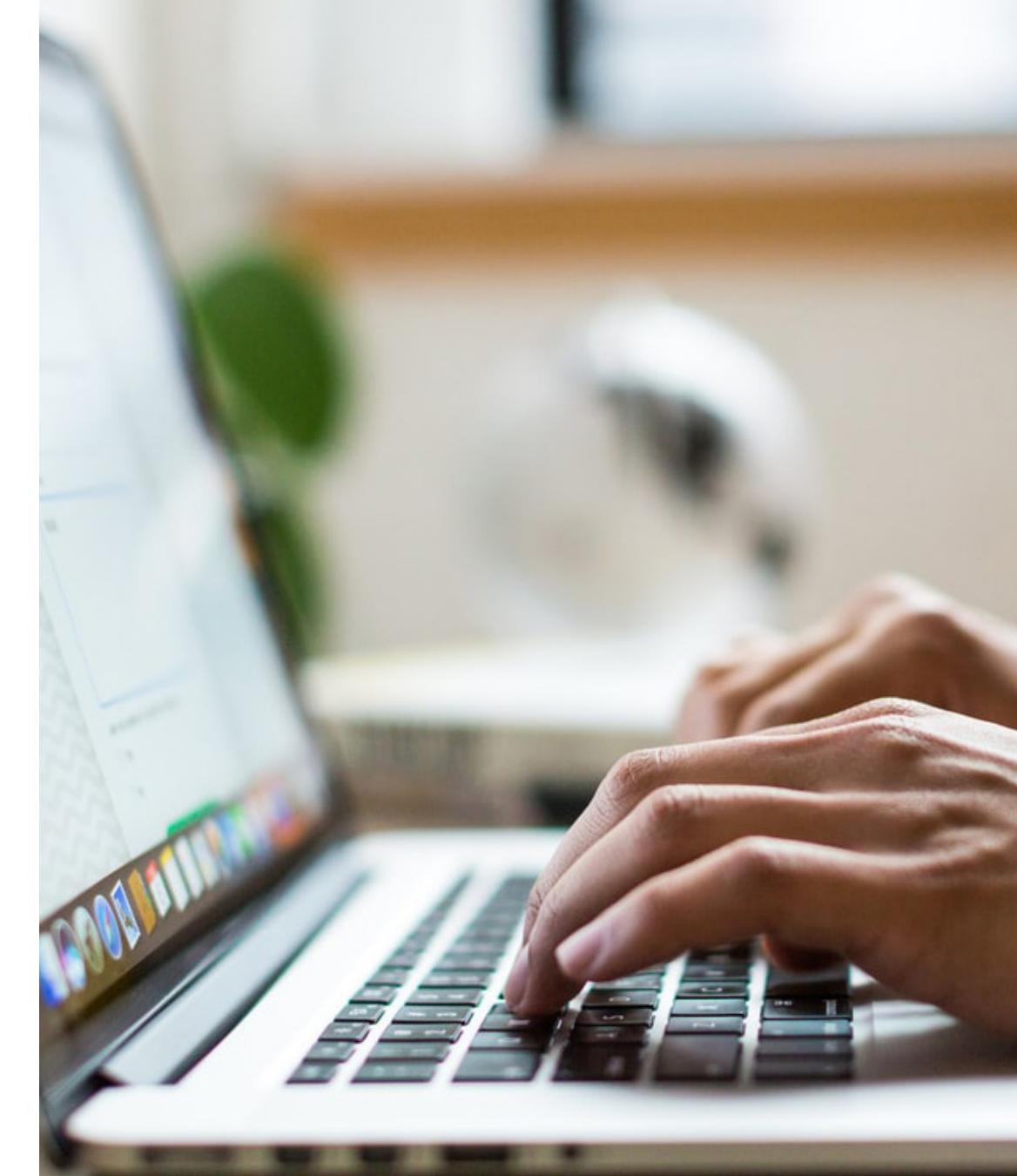
Debt collections have a significant negative impact on your credit score. One way to see great improvement is to pay off your collections accounts. Talk with the creditors who own your debt. They want to receive payment and are sometimes willing to work with you, oftentimes accepting up to half-off the debt in order to close it.



One Last Tip: Continuously Monitor Your Score

If you have specific financial goals then it's likely you will want to improve your credit score as quickly as possible. While there are no guarantees, focusing on these specific areas will help you to make improvements that could start showing up fairly soon.

Even once you have improved your credit score, it's important to sign up for credit monitoring and keep track of your credit score on a regular basis. That will prevent any negative surprises from popping up and it will help to prevent your score from falling.





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