



Fixing Bad Credit

Having good credit is important. If you have bad credit, start now to fix your credit rating.

Only YOU can fix your bad credit!

Call the companies you owe money to:

- Tell them you want to pay your bills
- Ask them to help you set up a payment plan you can afford

Once you have a payment plan:

- Pay on time
- Pay at least the minimum payment

Your credit rating will improve as you:

- Pay down your bills
- Pay off your bills
- Pay your bills on time
- Pay at least the minimum amount

For help in setting up a repayment plan contact *Consumer Credit Counseling Services*. This service:

- Can help you contact your creditors
- Can set up a payment plan
- Is free to you

If you need more help in managing your money to pay your bills, *Consumer Credit Counseling Services* (866-889-9347) can help. They can use your income to write checks to pay your bills. There is a small fee for this service.

BEWARE: Quick Fix Credit Companies cannot fix bad credit.

- They charge a large fee to temporarily remove negative credit information from your file.
- The negative information will reappear on your credit report if it is found to be true.

Remember:

Only **YOU** can fix your bad credit. It will take time and patience. The reward will be a better credit rating, which will save you money.