

## Cleaning Up your Credit Report

Feel like cleaning up your credit report is an impossible task?

There are many companies out there that offer to clean up your credit report # for a fee. But most of them do nothing that you can not do on your own. The process of correcting errors on your credit report takes time and patience. Some companies make the claim that they'll clean up your credit report and improve your credit rating immediately. This is almost impossible, so don't take their claims at face value.

Here are a few tips that will help you maintain a good credit rating:

1. Pay bills promptly
2. Minimize credit inquiries
3. Leave cleared credit accounts open
4. Pay off credit cards monthly
5. Do not hold more than two major bank cards
6. Ensure your oldest credit account is in the credit report.
7. Switch to credit cards with lower rates

If you have anything negative on your credit report due to an error, you should get it removed immediately. Getting just one or two errors can improve your score dramatically. You don't have to pay a fortune to get the errors removed, either. The advantage of the Fair Credit Reporting act is that the consumer can demand verification of any entry on his or her credit report.

Identity theft is now a major issue with credit reporting. Keep a close eye out for this type of fraud, as it can devastate your credit. Make it a point to take advantage of your free credit reports so you can be aware of identity theft as soon as it happens. Keep your finances in order # it's harder to dispute an entry on your credit report if your affairs are not in order. You need to provide documentation for any dispute.

No issue with your credit can be resolved overnight. Be patient and persistent, it will be worth it in the end.