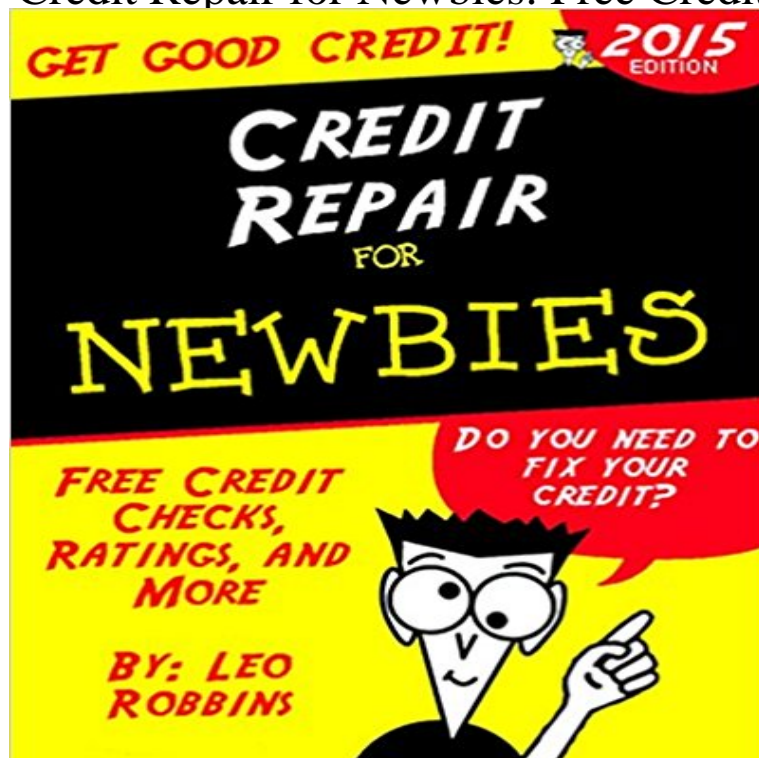


Credit Repair for Newbies: Free Credit Checks, Ratings, and More!



...If you need to repair your credit, the first step is to come up with a workable plan and stick to it. You have to be committed to making real changes to your spending habits. Only buy what you absolutely need. Ask yourself whether every purchase is both affordable and necessary, and only buy if the answer to both questions is yes. You should repair your credit score because it increases your chances of getting a new job. Many employers use your credit score as a way to determine the trustworthiness of a new employee, or as a determining factor when picking between two choices for a promotion. This is especially true if you work in a government contracted company or in the financial industry. By keeping your credit score low, you can cut back on your interest rate. This should make your monthly payments easier and allow you to pay off your debt much quicker. Getting a good offer and competitive credit rates is the key to credit that can easily be paid off and give you a good credit score...

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