

CREDITORS DO NOT WANT YOU TO KNOW

Thank you! Here is your **FREE guide**. Follow these 7 secrets to significantly boost your credit score starting today.

7 SECRETS TO BETTER CREDIT

Creditors do not want you to find out these secrets. If you know these secrets and follow our plan to improve your credit score, creditors will make less money. Creditors have worked hard to keep this information from you. In fact, I am not sure how long I can keep this website up. If the financial industry realizes that I am giving this information out and giving it for free, they may try to prevent me from providing the information to you.

I used to work for the financial industry as one of their attorneys. I did very well in law school and got multiple offers to work for very large law firms all over the country. You see, the financial industry hires only the brightest and best marketers to make you go into debt, attorneys to make sure they can collect lots of fees and interest charges, and other attorneys to make sure you pay. For example, the "Priceless" marketing campaign has been a huge money maker for the entire credit card industry. The "Priceless" marketing campaign is simply to manipulate you into buying more than you should on your credit cards. If you justify everything you buy as being "Priceless," you will not restrict your spending. It is actually quite a brilliant campaign for the credit card companies.

As you know, even "Priceless" purchases eventually have a cost. Interest and fees add up, and sometimes life throws things at you that make it difficult or impossible to meet your financial obligations. All of this can impact your credit score. If you've gotten in over your head and need to improve your credit score, keep reading. These 7 Secrets can help you begin today to improve your credit score.

1

MOST OF YOUR CREDIT SCORE IS BASED ON THE LAST 2 YEARS OF CREDIT ACTIVITY

This is a huge secret the creditors do not want you to know. Most people with no credit or bad credit feel so hopeless about their credit situation that they do nothing to improve it. Knowing that the credit score is based primarily on the last 2 years is really great news! You can start immediately to work on doing the right things to improve your credit score.

2

FILE BANKRUPTCY TO CLEAN UP BAD CREDIT

Creditors work very hard to make bankruptcy seem like a bad option. In fact, bankruptcy is a great way to get rid of excess debt and improve your credit score, especially in light of Secret #1. This means that even though you may have a bankruptcy on your credit report, the impact of the bankruptcy decreases substantially after 2 years and it is possible to increase your credit score to 720 only 2 years after a bankruptcy.

It may seem odd but creditors actually like people who have filed bankruptcy. Why? For one, you don't owe creditors any more. Second, you cannot file a Chapter 7 bankruptcy to discharge your debt until it has been 8 years after your prior bankruptcy. Third, they know that you will pay higher fees and interest after a bankruptcy. Fourth, they know that historically you carried a balance on your credit cards and will likely do so in the future. Credit card companies make a lot more money when you carry a balance than when you pay off the balance in full each month. Did you know that a study showed that people who file bankruptcy will receive more credit card offers than the average American? Those creditors offering their credit cards after bankruptcy may not be the best credit card companies to get involved with however.

If you have overwhelming debt, we can help you like we have helped over 10,000 individuals successfully navigate the bankruptcy process. Call us now at 888-588-3328 or [click here](#) to schedule a free, confidential, no-obligation consultation to see if bankruptcy is right for you. We also offer a credit improvement program so that two years after your bankruptcy is over you can correctly take the actions necessary to get a regular interest mortgage or car loan.

3

SOME CREDITORS WILL INCREASE YOUR SCORE, SOME WILL DECREASE YOUR SCORE, AND SOME HAVE NO EFFECT

Not all creditors are created equal when it comes to your credit score. Even if you do all the right things to pay your creditors, some of the creditors you have may lower your credit score and some might have no effect on your credit score. It is not always easy to know which are the best creditors to have.

Some creditors, like a landlord or utility, might not report your payment history to a credit reporting agency. It costs creditors money to report your payment history to a credit reporting agency so not all creditors report your payments. Even if you have a perfect payment history, if the creditor does not report your payment history, then having that creditor will not affect or change your credit score.

Some creditors are known to lend to borrowers with poor credit. If you have one of these creditors, then your credit score will be lower than it would have been with a different creditor. It does not seem fair, but it happens.

If you want to know which creditors will improve your credit score, [click here](#) to buy the credit improvement program. A high credit score will help you get better interest rates and will save you money. A 1% interest rate difference on a \$100,000 mortgage can amount to about \$1000 in extra payments the first year and \$21,000 in extra payments over the life of the mortgage.

4

YOU NEED DIFFERENT TYPES OF CREDIT TO IMPROVE YOUR CREDIT SCORE

Not only do you need "credit card" creditors for a good score, you also need an "installment loan" creditor to get a good credit score. An installment loan is usually a car or furniture loan but does not need to be a loan secured by a car or furniture. Also remember that not all creditors report to your credit report so it is important to find a creditor who will do an installment loan and will actually report your payment history.

If you want to learn which are the best creditors and how to set up an installment loan, we have a [credit improvement program](#) to help you use this method.

5

BEING AN AUTHORIZED USER ON SOMEONE ELSE'S CARD CAN INCREASE YOUR CREDIT SCORE

This is a favorite trick of experts to help you improve your credit. However, it does not help if the primary card holder does not make his or her payments timely so it cannot be just anyone. Furthermore, it is risky for the other person to add you as an authorized user because as an authorized user you can charge on the credit card without additional authorization from the primary card holder. Furthermore, if creditors realize you are using this "trick," they might punish you and discount the credit score.

If you want to learn how to use this trick to increase your credit score, we have a [credit improvement program](#) to help you use this trick appropriately and protect the primary card holder.

6

TOO FEW OR TOO MANY CREDIT CARDS, OR TOO MUCH CREDIT ON A SINGLE CARD, CAN HURT YOUR CREDIT SCORE

You want the Goldilocks amount of credit cards and amounts due on all your credit cards—not too much or too little but just the right amount. Having 3 to 5 credit cards is the ideal amount for getting the best score. If you have fewer than 3, then the credit reporting agencies do not have enough information to give you a good score. When you have more than 5 credit cards, it makes the creditors nervous that you might get overextended.

Furthermore, you cannot just max out one of your cards. It is better to have a similar amount on several cards than a lot on just one card.

We have a [credit improvement program](#) where we reveal the exact percentage of credit which you should have on your credit cards.

7

NEGATIVE INFORMATION ON YOUR CREDIT SCORE MUST BE DELETED WHILE THE CREDITOR INVESTIGATES A DISPUTE

Have you ever wondered how the credit repair companies promise to magically improve your credit overnight? Well, they know that if you dispute negative information on your credit report, the creditor has to remove the negative information while the creditor and credit reporting agency are investigating the dispute. The problem is that the negative information returns to your credit report and score when the creditor verifies the information, so not much is actually accomplished. Furthermore, if you are trying to get a significant loan such as a home loan, the lender will wait until the dispute is over to see what happens to the information.

There are times when this technique can be successfully used. [Click here](#) to buy the credit improvement program.

You have the power to improve your credit score. We've given you 7 Secrets to get you started. Take action now and buy our credit improvement program. [Click here](#). We'd love to help you improve your credit score.

We also have helped over 10,000 people in Central New York file for bankruptcy. [Click here](#) to schedule a free confidential no obligation phone consultation.

If you're not satisfied within 15 days of receiving the credit improvement program, request your money back and we will give you a full refund.