

## Repairing Your Credit

It may be difficult to repair your credit &ndash; but it&rsquo;s not impossible. Luckily, there is hope for people who have found themselves in a financial bind and need to improve their circumstances. Having a good credit score is vitally important if you want to apply for any type of credit in the future &ndash; and it affects the interest rate you potentially get as a result.

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Your credit score is important to so many people because it shows how responsible you are with money. You could go to a credit repair service, but there are other things you can do to raise your score and carry out credit report repair on your own. In the first place, make sure you always pay your bills on time. A large chunk of your overall score has to do with when you make payments, so try not to be late &ndash; ever. This should start to help with things.&nbsp;[credit repair](#) service offers many options, but this is something simple you can do yourself.

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Another way to start credit report repair is to keep a lower balance. Another part of your score has to do with the amount accumulating on your credit cards as a percentage of your overall debt load. Don&rsquo;t carry large balances and this part of your credit score won&rsquo;t be negatively affected. A credit repair service may be able to help you shift around some debt to lower this part of your score.

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Even if you&rsquo;ve already messed up, it&rsquo;s not hard to start building a better history again. Start your journey into credit report repair by sticking to one account (the longer you have a particular account the better for your score) and consistently making payments. The reason why lenders like to see older accounts is that it gives them a better idea of how you are with money over a long time period. If you can show that you&rsquo;re good with your money over an extended period of time, and continue to keep up the good behaviour, this will result in a better credit score over time. This is not something a credit repair service can do, so keep this in mind in the future. Never cancel an old credit card even if you don&rsquo;t use it anymore &ndash; this could be your ticket to a high credit score, so don&rsquo;t toss it!

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Don&rsquo;t apply for a ton of credit, as this also negatively affects your credit score. The more credit you shop around for, the less lenders and others will be willing to trust you with their money. Part of credit report repair should be to stop applying for more credit, and start working on getting the money together to pay off your debts. This is the best way to get yourself out of a hole and improve your finances.

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Of course, once you&rsquo;ve tried everything on your own to fix your credit score, a credit repair service is the only way to fix things completely. Try something like Lexington Law to fix credit that has gone down the tubes. Lexington Law is a trusted company that can fix credit scores by removing negative items from the list, which may be dragging down your score unnecessarily.

## About the Author

For more informations about repair your credit, check out the [Free Consumer Review](#) web site.

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