



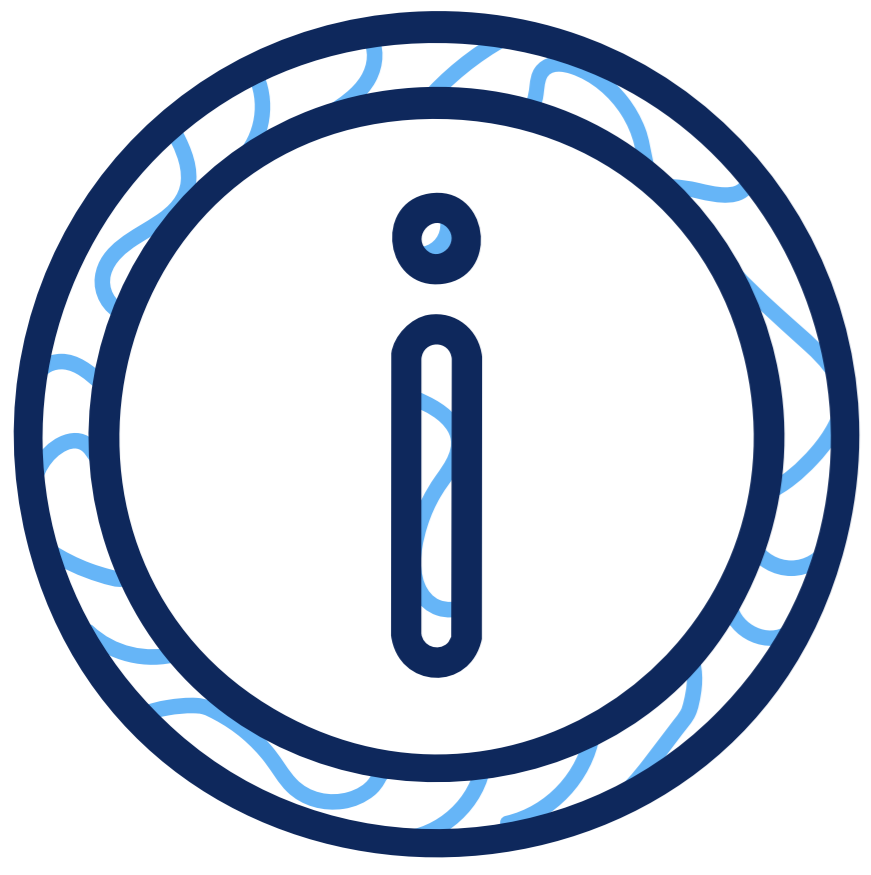
Debt free, done right.

4 Tips to *rebuild* credit

If you have dealt with debt, bankruptcy, or financial setbacks, your credit score may have suffered. The good news is that you can rebuild it with a solid plan and consistent effort.

Here are some tips to help you improve your credit no matter where you are starting from.





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Review your credit report

Before creating a plan, start by reviewing your credit report to understand your credit status and catch any potential errors or fraud early. We recommend checking your report from each of the three major credit bureaus—Equifax, Experian, and TransUnion—at least once a year to stay informed. Sometimes, a low credit score may result from an error; if you find one, act quickly to prevent further impact on your score. ***Disputing inaccuracies is straightforward:***

- **Experian:** Use the Experian Dispute Center online or call 888-EXPERIAN (888-397-3742).
- **Equifax:** File a dispute online via the Equifax Dispute Center or call 866-349-5191.
- **TransUnion:** Visit the TransUnion Dispute Center online or call 800-916-8800.

If all the information is accurate, use your credit report to identify areas for improvement. This report details your financial interactions with creditors, helping you pinpoint issues. For instance, if you have high credit card balances, prioritize paying them down. Or, if there's a collection account, focus on clearing that debt.



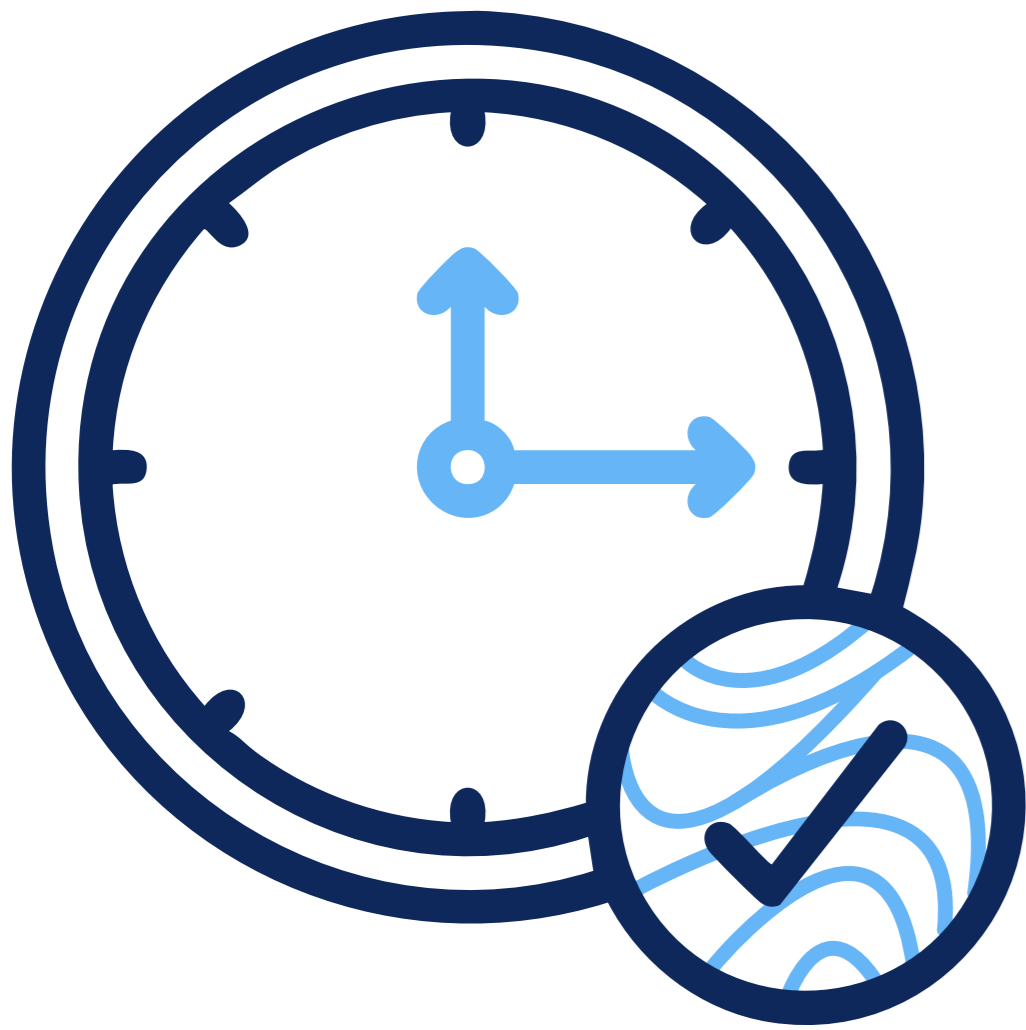


Create a budget (and stick to it)

Before addressing your financial challenges, set up a budget to help manage your money and rebuild your credit. Budgeting gives you control over your spending and allows you to focus on improving your finances. ***Here are some tips:***

- Start by listing all your sources of income and expenses. This will provide a clear overview of your financial situation.
- Divide your expenses into two categories: necessities (such as rent, utilities, and groceries) and optional expenses (like entertainment and dining out). This helps identify areas where you may be overspending.
- Set specific, achievable goals, such as paying off a credit card or saving a set amount each month. Break these goals into smaller, manageable steps with a realistic timeline.
- Regularly review your budget to monitor your progress and adjust as needed if your income or expenses change.





Pay bills on time

Timely payments are crucial for improving your credit score. Consistent, on-time payments show creditors that you are committed, which has a positive impact on your credit score. To ensure you never miss a payment, ***here are a few habits to adopt:***

- **Automate payments:** This can save time and energy. You can set up automatic payments for your bills to avoid late fees and missed payments.
- **Use reminders:** A few alerts before due dates can keep payments on track. You can set them up as alerts on your calendar, clock app, or even as written on a post-it note.
- **Maintain a buffer:** A small cushion in your checking account can cover unexpected expenses, helping prevent overdrafts and missed payments until the next payday.
- **Monitor accounts:** Checking balances and statements regularly offers peace of mind, ensuring all payments are processed accurately and on time. Better safe than sorry!





Steer clear of new debts

To keep your progress on track, it is best not to take on new debt. It is common for people to incur additional debt—often to manage existing obligations—which can make it harder to move forward. Focusing on the progress you’ve made and strengthening your financial foundations can help maintain steady growth. ***Think of GROW as a guide to stay on course:***

- ***Give Yourself a Pause*** – Step back before spending on credit; a moment of reflection can keep you on track.
- ***Reward Progress*** – Celebrate debt-free days with simple rewards to keep motivation high.
- ***Opt for Low-Cost Choices*** – Choosing free or budget-friendly activities can make a real difference over time.
- ***Weekly Recaps*** – Take a few moments weekly to check in on your finances and stay centered.

Tip



Kick-start credit recovery

Rebuilding credit can be challenging, but the rewards are worth it. A higher credit score opens up more financial opportunities, lowers interest rates, and provides greater security.

One effective approach to credit recovery is debt resolution services. This process helps individuals manage and eliminate their debts, paving the way to financial stability. At Clarity, we understand the challenges of debt management and credit improvement. We're here to support you every step of the way in rebuilding your credit.

With the right guidance, financial independence is within reach.



Contact us to start your *journey*.

Thank you for choosing us on your journey to financial freedom. Starting can feel overwhelming, but we're here to help. When you're ready, reach out by phone, email, or message.



Phone

+1 855-242-8888



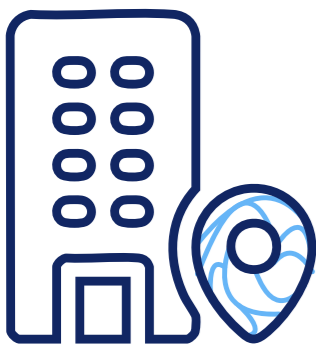
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