

## How to Get Rid of Your Bad Credit in Two Months

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You were sure that you would get the loan that you applied for, but to your surprise, a bank turned down the loan. The bank explained to you that you have bad credit and they consider you sub prime.

What, you may, ask is sub prime? Sub prime means that you have bad credit and score of less than 620 on the FICO scale / rating. This however doesn't mean that you can't apply for loans. There are many lenders and companies who specialize in lending to sub primers.

Ways to get rid of your bad credit in two months:

You can start by checking your credit report. Many times the information that may have been entered is incorrect. If you do find the errors, write to the credit company stating the errors and the corrective action for it.

Ask for your credit scores from Trans Union, Experian and Equifax. Thus you can know your credit score and devise measure to make it better.

Pay off your loans; even payday loans can become big if you add them up. Control the urge to borrow small, even if it is \$20. Just imagine \$20 a day means \$600 a month.

Use cash to make your purchases; this way you can definitely lessen your credit card debts. Use only one credit card. Too many credit cards means that you have to also pay annual fees on them.

Don't take cash against your credit cards. The rate of interest on cash loans is very steep. In fact make a payment in full for your credit card purchases. In this way, you wouldn't have to pay for interest on interest.

Make a budget for all your expenses and then weigh it against your income. If your expenses are more than your income, cut back on the expenses. Otherwise you will be in debt. This will then affect your credit rating. In return, you will have bad credit.

Following these simple techniques, you will be able to get rid of your bad credit in two months.

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### **Short note about the author**

Talbert Williams is the owner of <http://www.debt-free-america.com>. View his recommended source for consolidating debt online. Visit this site: <http://www.debt-free-america.com>.

[debtleads@debt-free-america.com](mailto:debtleads@debt-free-america.com)

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Author: Talbert Williams

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