

A FREE ROBURFIDENS GUIDE

Your Credit, Your Rights

A Free Do-It-Yourself Guide to Reading, Correcting and Building Your Credit

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Restoring Confidence. Building Prosperity.

ROBURFIDENS.COM



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Correcting and Building Your Credit

ROBURFIDENS

ROBURFIDENS ENTERPRISES LLC

Restoring Confidence. Building Prosperity.

Your Credit, Your Rights: A Free Do-It-Yourself Guide to Reading, Correcting and Building Your Credit

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Roburfidens is pronounced *ROH-bur-FEE-denz*.

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No guarantees. Nothing here guarantees that any item will be corrected or deleted, that any score will rise, or that you will be approved for any credit. Credit bureaus, creditors, debt collectors, and lenders make their own decisions. Accurate, timely information can legally stay on a credit report, and no one can lawfully remove it just because it is negative.

Dispute honestly. Dispute only information you believe is inaccurate, incomplete, or unverifiable. Never dispute information you know is accurate, never misrepresent your identity, never use a CPN or an EIN in place of your Social Security number on a credit application, and never file a false identity theft report. Doing so can be illegal.

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Information changes. Laws, regulations, bureau practices, and scoring models change over time, and some states add protections of their own. Verify current details with the official source, such as the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), AnnualCreditReport.com, or the credit bureau, before relying on them.

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Contents

A Note from Roburfidens 5

01 How Credit Reports and Scores Work 6

02 Getting Your Free Reports and Reading Each Section 9

03 Spotting Errors on Your Credit Reports 12

04 Your Rights Under the Fair Credit Reporting Act 15

05 How to File a Dispute, Step by Step 18

06 Dealing with Collections 22

07 Escalating When a Dispute Stalls 25

08 Building Positive Credit 27

09 Avoiding Credit Repair Scams 30

10 Your 30/60/90-Day DIY Credit Action Plan 32

Glossary 35

Resources 36

Keep Building with Roburfidens 37

WELCOME

A Note from Roburfidens

Your credit report follows you into more rooms than most people realize. Lenders read it, and so can landlords, insurers, and some employers, usually with your permission. Yet many people have never looked at their own reports, and fewer still know that federal law gives them the right to see them for free and to challenge information that is wrong.

This guide is about those rights, and about using them yourself. You do not need to hire anyone to read your reports, to dispute an error, or to build healthier credit. Every step in these pages is something you can do on your own, at no cost, with a little patience and good records.

We wrote *Your Credit, Your Rights* the way we wish someone had explained it to us: in plain English, step by step, without hype. You will learn how reports and scores work, how to spot errors, how the dispute process works under the Fair Credit Reporting Act, what to do about collections, where to turn when a dispute stalls, and how to build positive history going forward. Chapter 10 pulls it all into a 30/60/90-day action plan.

A few honest promises before you begin. We will never tell you there is a secret trick to erase accurate history, because there isn't one. We won't promise deletions or score jumps. And we will always draw a bright line between correcting genuine errors, which is your right, and gaming the system, which can hurt you.

This book is free, with no purchase required. That is what *Roburfidens* is about: restoring confidence and building prosperity, one honest step at a time.

— *The Roburfidens Team*

01

CHAPTER ONE

How Credit Reports and Scores Work

Your credit report is the record. Your score is a summary of that record. Understanding the difference is the first step to taking control.

A **credit report** is a record of how you have handled credit: which accounts you have, how much you owe, and whether you have paid on time. A **credit score** is a three-digit number calculated from the information in a credit report to estimate how likely you are to repay. Reports come first. Scores are built from them.

The three nationwide credit bureaus

Three nationwide consumer reporting agencies, often called the credit bureaus, maintain most consumer credit files in the United States: **Equifax**, **Experian**, and **TransUnion**. They are private companies. They don't decide whether you get credit; they collect and sell information that lenders use to decide.

Banks, card issuers, auto lenders, student loan servicers, and collection agencies send account information to the bureaus. These companies are called **furnishers**. Not every furnisher reports to all three bureaus, so your three reports may not match exactly. That is normal, and it is also why you should check all three.

What goes into a credit score

There are many scoring models, and the two best-known families are **FICO** and **VantageScore**. Each lender chooses which model and version it uses, so you have many scores, not one. FICO publishes the general weight of each category in its scores for the general population:

CATEGORY	APPROX. WEIGHT	WHAT IT LOOKS AT
Payment history	35%	Whether you've paid accounts on time, and how late, how recently, and how often any late payments occurred
Amounts owed	30%	How much you owe, especially how much of your available revolving credit you're using (utilization)
Length of credit history	15%	The age of your oldest and newest accounts and the average age of all accounts
New credit	10%	Recently opened accounts and recent hard inquiries
Credit mix	10%	The variety of account types, such as cards, installment loans, and mortgages

Source: FICO's published general guidance for FICO Scores. Weights differ for individual consumers and between scoring models.

GOOD TO KNOW

Your score isn't on your report

The free reports you get from AnnualCreditReport.com generally don't include a credit score. Scores are calculated when someone requests them. Many card issuers and banks show a free score to customers; just know which model it is, because different models can give different numbers.

What credit reports don't include

Your report doesn't contain your income, bank balances, race, religion, national origin, or marital status, and the scoring models lenders use don't consider those factors. Checking your own credit is a **soft inquiry** and never affects your scores.

CHAPTER 1 SELF-CHECK

- ☐ I understand the difference between a credit report and a credit score
- ☐ I know the three nationwide bureaus: Equifax, Experian, and TransUnion
- ☐ I know payment history and amounts owed carry the most weight
- ☐ I know checking my own credit doesn't hurt my scores

Key Takeaways

- Reports are the record; scores are calculated from that record.
- Furnishers report to the bureaus, and not always to all three.
- On-time payments and low utilization matter most in FICO's published weights.
- You have many scores, depending on the model a lender uses.

02

CHAPTER TWO

Getting Your Free Reports and Reading Each Section

Federal law gives you the right to free credit reports. Here is the one official place to get them, and how to make sense of what you see.

The official, federally authorized source for free credit reports from all three bureaus is **AnnualCreditReport.com**. You can also request reports by phone at 1-877-322-8228. The three bureaus now let you check your reports there for free every week.

> CAUTION
>
> ### Watch out for look-alike sites
>
> Type AnnualCreditReport.com directly into your browser. Look-alike sites and ads may try to sell you a subscription or ask for a card number. The official site doesn't require a credit card to get your free reports.

Requesting your reports

1. Go to AnnualCreditReport.com and choose to request your free reports.
2. Enter your name, address, date of birth, and Social Security number.
3. Select all three bureaus. You can request them together or space them out.
4. Answer the identity questions. If online verification fails, request by phone or mail.
5. Save each report as a PDF and note the date and **report number**. You'll need it to dispute.

How to read each section

SECTION	WHAT YOU'LL FIND	WHAT TO CHECK
Personal information	Names, addresses, date of birth, partial SSN, employers	Misspellings, addresses or names that aren't yours
Accounts (tradelines)	Creditor, type, dates, limit or loan amount, balance, status, monthly payment history	Unknown accounts, wrong balances, late marks, or open/closed status
Collections	Debts sent to collection agencies or sold to debt buyers	Debts that aren't yours, duplicates, wrong amounts
Public records	Bankruptcies, in most cases	Bankruptcies that aren't yours or are outdated
Inquiries	Hard inquiries from applications; soft inquiries only you see	Hard inquiries from companies you never applied with

Layouts and section names vary by bureau. Read every page, including the payment history grid.

TIP

Print it and use a highlighter

Many people find errors faster on paper. Print each report, read it slowly with a highlighter, and number each item you want to look into. You'll reuse those numbers in your dispute letters.

REPORT REVIEW CHECKLIST

- [ ] Downloaded my reports from all three bureaus at AnnualCreditReport.com
- [ ] Saved each report as a PDF with the date and report number
- [ ] Reviewed personal information, accounts, collections, public records, and inquiries
- [ ] Highlighted and numbered anything that looks wrong or unfamiliar

Key Takeaways

- AnnualCreditReport.com is the official site for free reports from all three bureaus.
- Never pay or hand over a card number to get your free reports there.
- Save every report and its report number before you dispute anything.

03

CHAPTER THREE

Spotting Errors on Your Credit Reports

Errors happen, and they aren't always obvious. Learn the most common kinds of inaccurate information and how long items can legally stay.

Credit reports are built from data that furnishers send in every month, so mistakes can creep in: a typo in a Social Security number, a payment posted late, a file mixed with someone who has a similar name. Your job is to compare your reports with your own records and flag what is genuinely wrong.

Common types of errors

Wrong personal information

Misspelled names, wrong addresses, or a wrong date of birth. These usually don't affect a score, but they can signal a **mixed file** (someone else's information in yours) or identity theft.

Accounts that aren't yours

An account you never opened may come from a mixed file, a clerical mistake, or identity theft (see the caution below).

> CAUTION
>
> #### Identity theft is a specific process
>
> If someone stole your identity, report it at **IdentityTheft.gov**, the FTC's official site, and consider a free **fraud alert** or **credit freeze**. Only file an identity theft report if identity theft actually happened; a false report can be a crime.

Wrong balances, limits, or statuses

A paid-off loan still showing a balance, a limit reported too low (inflating utilization), a closed account shown as open, a late mark for an on-time payment, or a debt discharged in bankruptcy still shown as owed.

Duplicate accounts

The same debt listed twice as if both were owed, such as one collection reported by two agencies. An original account and its collection account can both appear legitimately, but the original should typically show a zero balance once transferred or sold.

Outdated items

The Fair Credit Reporting Act limits how long most negative information can be reported:

TYPE OF ITEM	GENERAL REPORTING LIMIT
Late payments, charge-offs, collections	About 7 years, generally measured from the date of the original delinquency
Chapter 7 bankruptcy	Up to 10 years from the filing date
Chapter 13 bankruptcy	Often removed by the bureaus after 7 years from filing (the law allows up to 10)
Hard inquiries	About 2 years
Accurate positive accounts	Can remain much longer; closed accounts in good standing often stay about 10 years

General guidelines only; some FCRA exceptions apply. Paying a collection doesn't restart its reporting period.

ERROR-SPOTTING CHECKLIST

- ☐ Checked personal information and confirmed I recognize every account and collection
- ☐ Checked balances, limits, statuses, and late-payment marks against my statements
- ☐ Looked for duplicates and items past their reporting period, and gathered proof for each error

Key Takeaways

- Compare every line of your reports with your own records.
- Most negatives can be reported for about 7 years; some bankruptcies for up to 10.
- Accurate negative information isn't an error, even if it hurts.
- Real identity theft goes through IdentityTheft.gov, never a false report.

04

CHAPTER FOUR

Your Rights Under the Fair Credit Reporting Act

The Fair Credit Reporting Act gives you the right to see your file, to dispute what's wrong, and to have it investigated. Here's how the process works.

The **Fair Credit Reporting Act (FCRA)** is the federal law that governs consumer credit reports. It requires credit bureaus to follow reasonable procedures to ensure accuracy, and it requires furnishers to report accurate information and investigate disputes. Some states add protections of their own.

Your core rights

- **The right to know what's in your file**, including free reports through AnnualCreditReport.com.
- **The right to be told** if information in your file was used against you, such as in a credit denial; the company must give you an adverse action notice naming the bureau it used.
- **The right to dispute** incomplete or inaccurate information, at no cost.
- **The right to have inaccurate, incomplete, or unverifiable information corrected or deleted**, usually within about 30 days.
- **The right to limit access** to your file: generally only people with a permissible purpose can see it.
- **The right to place a free security freeze**, and fraud alerts if you're concerned about identity theft.
- **The right to seek damages** from violators, in some cases, through the courts.

Disputing with the credit bureau

When you dispute with a bureau, it generally must investigate within **30 days** of receiving your dispute. That period can be extended to 45 days in some situations, such as when you send additional relevant information during the investigation. The bureau forwards your dispute and documents to the furnisher, which must investigate and report back.

Disputing directly with the furnisher

You can also dispute directly with the company that reported the information, such as your card issuer. For many types of disputes, furnishers must investigate direct disputes sent to the address they specify, generally on a similar timeline. Disputing with the bureau and the furnisher together is often the most thorough approach.

What happens after an investigation

- **Results in writing.** The bureau must send you the results, generally within 5 business days of completing the investigation, plus a free updated report if the dispute caused a change.
- **Corrected or deleted.** If information is found inaccurate, incomplete, or can't be verified, it must be corrected or removed. Deleted information generally can't be put back unless the furnisher certifies it is accurate and the bureau notifies you.

- **Verified.** If the furnisher verifies the information, it stays. You can ask the bureau how it was verified, dispute again with new evidence, or escalate (Chapter 7).
- **Statement of dispute.** If the dispute isn't resolved in your favor, you can add a brief statement to your file explaining your side.
- **Notices to others.** You can ask the bureau to send notice of a correction to anyone who received your report recently (generally the past 6 months, or 2 years for employment purposes).

GOOD TO KNOW

Frivolous disputes

A bureau may decline to investigate a dispute it reasonably determines is frivolous or irrelevant, such as one with no explanation, or a repeat of a prior dispute with no new information. It must tell you within 5 business days and explain why. Specific, documented disputes avoid this.

Key Takeaways

- The FCRA lets you dispute inaccurate, incomplete, or unverifiable information for free.
- Bureaus generally have about 30 days to investigate.
- You can dispute with the bureau, the furnisher, or both.
- Verified items can be re-disputed with new evidence or escalated.

05

CHAPTER FIVE

How to File a Dispute, Step by Step

A clear, specific, documented dispute is your strongest tool. Here's how to file one online or by mail, with sample letters you can adapt.

There is no fee to dispute and no special wording required. What matters is that your dispute is **specific** (which item, what's wrong), **truthful**, and **supported** by whatever documents you have.

Option 1: Dispute online

Each bureau has an online dispute center (see Resources). Online disputes are fast and let you track status. Before you submit, write out your explanation in advance, upload copies of your documents, and screenshot or save the confirmation page and number.

Option 2: Dispute by mail

Mail creates a clear paper trail, and a simple **dispute log** (date sent, method, tracking number, item, documents, response due date) keeps it organized. Many people send disputes by **certified mail with a return receipt**, which proves when the bureau received it, the date that starts the investigation clock. Use the dispute mailing address listed on each bureau's website or on your report.

What to include

- Your full name, current address, date of birth, and phone number (some bureaus also request your Social Security number or its last four digits; follow each bureau's instructions).
- A copy of a government-issued ID and a proof of address, such as a utility bill.
- Your report number, plus a copy of the report page with the disputed item circled or highlighted.
- Each item you dispute, the account number (or partial number), what's wrong, and what you're asking for: correction or deletion.
- Copies, never originals, of supporting documents: statements, payoff letters, receipts, court records.

> CAUTION
>
> ### Dispute only what you believe is wrong
>
> Every letter below is for information you believe is **inaccurate, incomplete, or unverifiable**. Don't use these templates to dispute accurate information, and never claim an account isn't yours if it is. Honest, specific disputes work better and keep you on the right side of the law.

SAMPLE LETTER

Template 1: Dispute of an inaccurate balance or status (to a credit bureau)

[Your Full Name] · [Street Address, City, State ZIP] · [Date of Birth] · [Phone]
[Date]

[Bureau Name] · [Dispute Mailing Address from the bureau's website]

Re: Dispute of inaccurate information · Report number [Report Number]

To whom it may concern:

I dispute the following information in my credit file, which I believe is inaccurate. It is circled on the enclosed copy of my report.

Creditor: [Creditor Name] · Account number: [Partial Account Number]
What is reported: [e.g., a balance of $X / a 30-day late payment for MM/YYYY / status open]
Why it is inaccurate: [e.g., I paid this account in full on MM/DD/YYYY / the payment was made on time / I closed this account on MM/DD/YYYY]

Enclosed is [list documents, e.g., a payoff letter dated MM/DD/YYYY]. Please investigate and correct this item to show [correct information], or delete it if it cannot be verified, and send me the results and an updated copy of my report.

Sincerely,
[Signature] · [Printed Name]
Enclosures: [ID copy, proof of address, report page, supporting documents]

SAMPLE LETTER

Template 2: Dispute of an account I don't recognize (to a credit bureau)

[Your Full Name] · [Street Address, City, State ZIP] · [Date of Birth]
[Date]

[Bureau Name] · [Dispute Mailing Address]

Re: Dispute of an account that does not belong to me · Report number [Report Number]

To whom it may concern:

My credit file shows an account that I believe is not mine. I have never opened, authorized, or used it.

Creditor: [Creditor or Collection Agency Name] · Account number: [Partial Account Number] · Date opened (as reported): [Date]

[Optional: I believe this may be a mixed file with someone who has a similar name or address.] Copies of my ID and proof of address are enclosed. Please investigate, delete this account if it cannot be verified as mine, and send me the results in writing.

Sincerely,
[Signature] · [Printed Name]
Enclosures: [ID copy, proof of address, report page]

SAMPLE LETTER

Template 3: Direct dispute to the furnisher (creditor or lender)

[Your Full Name] · [Street Address, City, State ZIP] · [Phone]
[Date]

[Creditor Name] · [Address the creditor designates for credit reporting disputes, if provided]

Re: Dispute of inaccurate credit reporting · Account number [Partial Account Number]

To whom it may concern:

You are reporting information about my account to [Equifax / Experian / TransUnion] that I believe is inaccurate.

What you are reporting: [e.g., a 60-day late payment for MM/YYYY]
What is accurate: [e.g., my payment posted on MM/DD/YYYY, before the due date, as shown on the enclosed statement]

Please investigate, correct the information you report to every credit bureau to which you report, and confirm the outcome to me in writing.

Sincerely,
[Signature] · [Printed Name]
Enclosures: [statement, payment confirmation, or other proof]

BEFORE YOU SEND ANY DISPUTE

- ☐ Each item I dispute is one I believe is inaccurate, incomplete, or unverifiable
- ☐ I named each item specifically and explained what's wrong
- ☐ I included ID, proof of address, the report page, and copies of supporting documents
- ☐ I kept copies of everything and logged the date, method, and tracking number
- ☐ I marked my calendar for about 30 days out (plus mailing time)

Key Takeaways

- Disputes are free; be specific, truthful, and documented.
- Certified mail with a return receipt gives you proof of when a dispute arrived.
- If an account resulted from real identity theft, use IdentityTheft.gov and include that report.
- Use these templates only for information you believe is inaccurate.

06

CHAPTER SIX

Dealing with Collections

A collection notice can feel alarming. Federal law gives you the right to information and fair treatment, and you never have to pay a debt you don't owe.

When a debt goes unpaid, the original creditor may hire a collection agency or sell the debt to a debt buyer. The **Fair Debt Collection Practices Act (FDCPA)** and the CFPB's Regulation F set rules for third-party debt collectors. Original creditors collecting their own debts generally aren't covered by the FDCPA, though other laws may apply.

Your debt validation rights, in general terms

- **A validation notice.** Within 5 days of first contacting you, a collector generally must tell you the amount, the creditor, an itemization, and how to dispute.
- **A window to dispute.** If you dispute in writing within the validation period in the notice (generally about 30 days), the collector must pause collection until it sends verification.
- **No harassment or deception.** Collectors can't threaten you, use abusive language, or misrepresent the debt. You can ask in writing that they stop contacting you, though that doesn't erase a debt.

SAMPLE LETTER

Sample request for debt validation (to a debt collector)

[Your Full Name] · [Mailing Address] · [Date]

[Collection Agency Name] · [Address from the validation notice]

Re: Reference number [Collector's Reference Number]

To whom it may concern:

I received your notice dated [Date]. I dispute this debt and request validation: the name of the original creditor, the original account number, an itemization of the amount, and proof that you are authorized to collect it. This letter is not an acknowledgment that I owe this debt. Please contact me only in writing.

Sincerely,
[Signature] · [Printed Name]

CAUTION

Never admit to or pay a debt you don't owe

If you don't recognize a debt, request validation first. Don't acknowledge it as yours, agree to a payment plan, or make a "good faith" payment on a debt you don't believe you owe. In some states, a payment or written acknowledgment on an old debt can restart the time limit for a lawsuit.

When the debt is accurate

An accurate collection can legally be reported for about 7 years from the original delinquency. Paying doesn't automatically remove it, but some newer scoring models ignore paid collections, and lenders may view a paid collection more favorably. Get any settlement or payment agreement **in writing** before you pay. Rules for medical collections have changed in recent years, so check current CFPB guidance.

Goodwill letters for accurate late payments

If you have an accurate late payment on an otherwise good account, perhaps from a hospital stay or a one-time mix-up, you can **ask** the creditor to consider adjusting how it is reported as a courtesy. This is a request, not a dispute and not a demand. The creditor has no obligation to agree, and many decline.

SAMPLE LETTER

Sample goodwill request (to the original creditor)

[Your Full Name] · [Mailing Address] · [Date]

[Creditor Name] · [Customer Service or Credit Reporting Address]

Re: Goodwill request · Account number [Partial Account Number]

Dear [Creditor Name] team:

I have been a customer since [Year]. In [Month Year], I missed a payment because [brief, honest reason]. I take responsibility for it, and I have paid on time since [Month Year].

I am writing to ask whether you would consider, as a gesture of goodwill, adjusting how this late payment is reported to the credit bureaus. I understand this is entirely at your discretion. Thank you for considering my request.

Sincerely,
[Signature] · [Printed Name]

Key Takeaways

- The FDCPA gives you validation rights and protection from abusive collection.
- Never admit to or pay a debt you don't believe you owe.
- Goodwill letters are polite requests for accurate items; creditors may say no.

07

CHAPTER SEVEN

Escalating When a Dispute Stalls

If a bureau, furnisher, or collector doesn't fix a genuine error or ignores the rules, you have places to turn. Here's how to escalate, step by step.

Most disputes are resolved through the regular process. But if information you believe is inaccurate keeps coming back as "verified," or a company doesn't respond at all, escalating may help. Escalate with the same thing that makes a dispute strong: clear facts and good documents.

Step 1: Re-dispute with new information

Ask the bureau to describe how it verified the item and who it contacted. Then dispute again with any new documents, and dispute directly with the furnisher if you haven't. A repeat dispute with no new information may be treated as frivolous.

Step 2: File a complaint with the CFPB

The **Consumer Financial Protection Bureau** accepts complaints about credit reporting, debt collection, and more at **consumerfinance.gov/complaint** or (855) 411-2372. It forwards your complaint to the company, which generally responds within 15 days. Filing is free. Describe what happened in date order, say exactly what you want fixed, and attach your letters, mail receipts, and responses.

Step 3: Contact your state attorney general

Your state attorney general's consumer protection office enforces state consumer laws, some of which add protections, and accepts complaints (see Resources to find yours). You can also report deceptive practices to the **FTC** at ReportFraud.ftc.gov.

Step 4: Talk to a consumer attorney

Consider a consumer protection attorney if a bureau or furnisher keeps verifying information you can document is wrong, a collector harasses or sues you, an error has cost you a loan, apartment, job, or insurance, or a mixed file or identity theft won't get fixed. The FCRA and FDCPA allow consumers to recover damages in some cases, and many consumer attorneys offer a free first consultation. Your state bar's lawyer referral service is a good place to start.

Key Takeaways

- Re-dispute with new documents and go to the furnisher directly.
- CFPB complaints are free; companies generally respond within 15 days.
- A consumer attorney can help when errors cause real harm or rules are broken.

08

CHAPTER EIGHT

Building Positive Credit

Correcting errors clears the path. Building positive history is what moves you forward. These habits and tools work slowly, steadily, and honestly.

Disputes can only fix what's wrong. Positive history is what strengthens your credit over time, and it is built from a few unglamorous habits repeated month after month.

Pay on time, every time

Payment history carries the most weight in FICO's published breakdown. A payment that is 30 or more days late can be reported and stay for years, so make on-time payments automatic. Set up autopay for at least the minimum payment and calendar reminders for due dates.

Keep utilization low

Credit utilization is the share of your revolving credit limits you're using. Lower is generally better. A commonly cited guideline is to stay under 30% of your limits, and people with the highest scores often use much less. Paying down balances, or paying before the statement closing date, can lower the balance that gets reported.

Tools that can help build history

TOOL	HOW IT WORKS	THINGS TO KNOW
Secured credit card	You put down a refundable deposit that usually becomes your credit limit, then use the card like any other	Confirm it reports to all three bureaus; ask whether it can graduate to an unsecured card
Credit-builder loan	A lender holds the loan amount in a savings account while you make payments; you receive the funds at the end	Often offered by credit unions and community banks; check fees and whether it reports to all three bureaus
Authorized user	A trusted person adds you to their card account; its history may appear on your report	Only helpful if they pay on time and keep utilization low; their mistakes can affect you too
Rent and bill reporting	Some services report rent or utility payments to one or more bureaus	Not every scoring model or lender uses this data; avoid costly add-on plans you don't need

Read terms carefully and compare fees before signing up for any product.

Protect the history you have

- **Think before closing old cards.** Closing an account can raise your utilization and, over time, shorten your average account age.

- **Space out applications.** Each new application usually creates a hard inquiry. Apply for credit you actually need.
- **Keep checking your reports.** Review them regularly so you catch new errors or fraud early.

TIP

Small and steady beats big and fast

Using one card for a small recurring bill, paying it in full automatically, and leaving it alone is one of the simplest ways to build a positive track record.

POSITIVE CREDIT HABITS

- ☐ Autopay set up for at least the minimum on every account
- ☐ Utilization tracked and kept low on each card and overall
- ☐ Considered a secured card, credit-builder loan, or authorized user spot if I have little history
- ☐ Applying only for credit I need, spaced out over time

Key Takeaways

- On-time payments and low utilization are the foundation.
- Secured cards, credit-builder loans, and authorized user status can help build history.
- Positive history builds slowly; consistency matters more than any shortcut.

09

CHAPTER NINE

Avoiding Credit Repair Scams

Anyone promising to erase accurate history or hand you a "new" credit identity is selling trouble. Learn the FTC's red flags and your rights.

Anything a legitimate company can do to correct inaccurate information on your report, you can do yourself for free. The FTC warns that some companies promise what no one can lawfully deliver.

The FTC's red flags

Based on FTC consumer guidance, walk away from anyone who:

- **Demands payment before doing any work.** Under federal law, credit repair companies can't charge you until they've fully performed the promised services.
- **Promises to remove accurate negative information.** No one can lawfully remove accurate, timely information from a credit report.
- **Tells you to dispute everything**, including information you know is accurate.
- **Tells you not to contact the credit bureaus** directly.
- **Suggests a "new identity"**, such as using a credit privacy number (CPN) or an Employer Identification Number (EIN) instead of your Social Security number to apply for credit.
- **Asks you to lie** on an application or file a false identity theft or police report.

> CAUTION
>
> ### CPNs and "file segregation" can be illegal
>
> A CPN is often a stolen Social Security number, sometimes a child's. The FTC warns that using a CPN or EIN to create a new credit identity ("file segregation") can be a federal crime, including making false statements on a credit application.

Your rights if you hire help

Under the Credit Repair Organizations Act, a credit repair company must give you a written statement of your rights and a written contract (services, total cost, timing) and let you cancel within 3 business days at no charge. Free, honest help also exists. Report scams at ReportFraud.ftc.gov and to your state attorney general.

Key Takeaways

- You can do everything legitimate credit repair does on your own, for free.
- Upfront fees, promised deletions, "dispute everything" advice, and CPNs are red flags.

10

CHAPTER TEN

Your 30/60/90-Day DIY Credit Action Plan

Knowledge becomes progress when you put it on a calendar. Here's a simple 90-day framework to review, correct, and build, one step at a time.

This plan is a framework, not a guarantee. Bureau and furnisher timelines vary, and some disputes take longer. Work at your own pace and skip steps that don't apply to you.

TIP

How to use this plan

Block out an hour or two each week. Tick the boxes as you go, and keep your dispute log up to date. Steady effort over 90 days beats a frantic weekend.

Days 1–30: Review and Dispute

PHASE 1

Week 1: Get organized

- ☐ Pull all three reports from AnnualCreditReport.com
- ☐ Save each as a PDF with its report number
- ☐ Set up a folder and a dispute log
- ☐ Gather recent statements for every account

Week 2: Review line by line

- ☐ Check personal info, accounts, collections, public records, and inquiries
- ☐ Highlight and number possible errors
- ☐ Separate real errors from accurate negatives

Week 3: Prepare disputes

- ☐ Collect supporting documents for each error
- ☐ Adapt the Chapter 5 templates for real errors only
- ☐ Copy your ID and proof of address

Week 4: Send and protect

- ☐ Submit disputes online or by certified mail
- ☐ Log dates, tracking, and due dates
- ☐ Report real identity theft at IdentityTheft.gov
- ☐ Consider a free credit freeze

Days 31–60: Follow Up and Build

PHASE 2

DAYS 31–60 CHECKLIST

- [ ] Watch for investigation results, generally about 30 days after each dispute is received
- [ ] Compare results to your log; download updated reports to confirm changes
- [ ] Respond to any collection notices in writing and request validation where appropriate
- [ ] Set up autopay and due-date reminders on every account
- [ ] Calculate your utilization and make a plan to lower it
- [ ] If you have little history, research a secured card or credit-builder loan

Days 61–90: Escalate and Strengthen

PHASE 3

DAYS 61–90 CHECKLIST

- [ ] Re-dispute verified items only if you have new documentation
- [ ] Dispute directly with the furnisher where you haven't yet
- [ ] File a CFPB complaint for any unresolved dispute you can document
- [ ] Send goodwill requests for accurate late payments if appropriate
- [ ] Review all three reports again and update your log
- [ ] Set a recurring reminder to check your reports, and keep paying on time after day 90

Key Takeaways

- Phase 1 reviews and disputes; Phase 2 follows up and builds; Phase 3 escalates and strengthens.
- Dispute only what you believe is inaccurate, incomplete, or unverifiable.
- Consistency, documentation, and patience are your best tools.

Glossary

Adverse action notice
A notice you receive when you're denied credit or offered worse terms based on your credit report; it names the bureau that supplied it.

AnnualCreditReport.com
The official, federally authorized website for free credit reports from Equifax, Experian, and TransUnion.

Authorized user
Someone added to another person's credit card account who can use the card but isn't legally responsible for the debt.

CFPB
The Consumer Financial Protection Bureau, a federal agency that enforces consumer financial laws and accepts complaints.

Charge-off
When a creditor writes off an unpaid debt as a loss, usually after months of nonpayment. The debt is still owed.

Collection account
A debt that has been sent to a collection agency or sold to a debt buyer.

CPN (credit privacy number)
A number some sellers market as a substitute for a Social Security number on credit applications. Using one can be illegal.

Credit bureau
A consumer reporting agency that compiles credit reports. The three nationwide bureaus are Equifax, Experian, and TransUnion.

Credit freeze
A free tool that restricts access to your credit report, making it harder for someone to open new accounts in your name.

Credit utilization
The percentage of your available revolving credit that you're currently using.

Credit-builder loan
A small loan whose funds are held in an account while you make payments, building payment history.

Debt validation
Information a debt collector must provide about a debt, and your right to dispute it within a set period.

Dispute
A request to a credit bureau or furnisher to investigate information you believe is inaccurate, incomplete, or unverifiable.

FCRA
The Fair Credit Reporting Act, the federal law that governs credit reports and your right to dispute errors.

FDCPA
The Fair Debt Collection Practices Act, the federal law that limits how third-party debt collectors may act.

Fraud alert
A free notice on your credit file asking businesses to take extra steps to verify your identity before opening credit.

FTC
The Federal Trade Commission, a federal agency that protects consumers from fraud and deceptive practices.

Furnisher
A company, such as a lender or collector, that reports information about you to the credit bureaus.

Goodwill letter
A polite request asking a creditor to consider adjusting how an accurate late payment is reported. Not a dispute.

Hard inquiry
A credit check made when you apply for credit, which may affect your scores and generally appears for about 2 years.

Mixed file
A credit file that contains another person's information, often due to a similar name or SSN.

Soft inquiry
A credit check, such as checking your own credit, that doesn't affect your scores.

Statute of limitations
The time limit, set by state law, for a creditor or collector to sue over a debt. Different from the credit reporting period.

Tradeline
An account that appears on a credit report, along with its payment history.

Resources

All of these official resources are free to use. Addresses can change; if a link doesn't work, search for the organization by name.

AnnualCreditReport.com
The official site for free credit reports from all three nationwide bureaus. Phone: 1-877-322-8228.
annualcreditreport.com

Consumer Financial Protection Bureau (CFPB)
Consumer education, sample dispute letters, and complaints about credit reporting and debt collection.
consumerfinance.gov · consumerfinance.gov/complaint

Federal Trade Commission (FTC)
Consumer guidance on credit, credit repair scams, and identity theft; report fraud.
consumer.ftc.gov · reportfraud.ftc.gov

IdentityTheft.gov
The FTC's official site to report identity theft and get a personalized recovery plan.
identitytheft.gov

Equifax: Dispute Center
File and track disputes online with Equifax.
equifax.com/personal/credit-report-services/credit-dispute/

Experian: Dispute Center
File and track disputes online with Experian.
experian.com/disputes/main.html

TransUnion: Credit Disputes
File and track disputes online with TransUnion; mail and phone instructions are linked from this page.
transunion.com/credit-disputes/dispute-your-credit

National Association of Attorneys General
Find your state attorney general and consumer protection office.
naag.org/find-my-ag/

Keep Building with Roburfidens

You now know how to read your credit reports, how to spot and dispute genuine errors, how to handle collections, where to turn if a dispute stalls, and how to build positive credit going forward.

The next step is simply to keep going, honestly and consistently. You don't have to do it alone.

Visit roburfidens.com

Explore more free financial education on credit, business credit, funding readiness, and wealth building.

Ask about free credit help

Roburfidens offers free credit help: free, no purchase required, and not tied to any product. We only help dispute information you believe is inaccurate, incomplete, or unverifiable.

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Restoring Confidence. Building Prosperity.

Educational content only. Not legal or financial advice. No guarantee of corrections, deletions, score changes, or any result. Credit bureaus, creditors, and lenders make their own decisions.