

WAYS TO REMOVE CLOSED ACCOUNTS FROM YOUR CREDIT REPORT



1.

DISPUTE ACCOUNTS WITH INACCURATE INFORMATION

File a dispute online or by mail with Equifax, Experian and TransUnion. Include supporting documents.



2.

WRITE A GOODWILL LETTER

If your closed account had a few late or missed payments due to extenuating circumstances, a creditor might accept your request to remove the account. They aren't required to remove it.



3.

LET TIME PASS FOR THE CLOSED ACCOUNT TO FALL OFF YOUR CREDIT REPORT

Accounts closed in good standing may stay on your credit reports for 10 years, while accounts with negative information may stay on your credit reports for 7 years.



4.

WRITE A PAY-FOR-DELETE LETTER

If your closed account has an outstanding balance, a creditor may agree to remove the account in exchange for payment. They aren't legally obligated to do so.

How To Get Negative Information Off Your Credit Report

Jason Rich



How To Get Negative Information Off Your Credit Report:

Complete Book of Dirty Little Secrets From the Credit Bureaus Jason Rich, 2009-04-01 Bestselling author Jason R Rich joins forces with top credit experts to bring you this insider's guide to credit. Revealing jaw-dropping secrets, strategies and tools, Rich and his team of industry insiders show you how to get out from under any credit crunch and get back in control of your financial future in less than 12 months. Discover how to increase your credit score, remove incorrect and negative information from your credit reports, rebuild destroyed credit and ultimately save hundreds, possibly thousands of dollars every month. Boost your credit scores and overall rating. Work with collection agencies, creditors and lenders to pay off debts and overcome past mistakes. Get the best rates on credit cards, auto loans and mortgages and start saving. Avoid the most common financial and credit-related mistakes made by millions. Learn how to identify and avoid credit repair and credit score boosting scams. And more. Includes worksheets, exclusive interviews with credit experts and supplemental resources.

Bounce Back From Bankruptcy 5th Edition Paula Langguth Ryan, 2025-09-02 For 25 years *Bounce Back From Bankruptcy* has remained the most popular book for rebuilding your finances and building a positive net worth, whether you struggled with your decision to declare bankruptcy, have sworn off credit or are back in debt again. Embrace this opportunity to build a foundation of financial security and use credit in ways that serve you and not your creditors. From this day forward, you can navigate the financial course of your life to create financial freedom and avoid the spiraling trap of debt. In this fully revised and updated 5th Edition, you will discover the immediate steps to raise your credit score instantly and create a specific workable plan to pay off any remaining debt, set and meet your financial and life goals faster with credit-savvy moves and avoid incurring debt or being strapped for cash. Get credit after bankruptcy the right way, including strategies for selecting the best credit card, car loan or home mortgage while also avoiding identity theft, resolve current financial hardships with legal, ethical and proven debt-busting strategies, put your money to work for you, allowing you to thrive with or without credit, building a stable foundation and creating financial breathing room. The fast track focused on getting new credit as quickly as possible after bankruptcy isn't sustainable. As I often say, you can't eat your credit score. Instead, follow the path outlined in this book to permanently break the patterns that led to your bankruptcy. These strategies have worked for me and countless others who have declared bankruptcy and are determined to create financial security and solvency. Let them work for you.

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what you owe LEGALLY You will discover how banks and credit card companies take advantage of consumers in order to charge over draft and over limit fees You will learn why you should never EVER hire a Debt Settlement company There are a few honest ones out there but by and large most are huge rip offs A Texas jury recently awarded consumers 13.9 million dollars in damages from a Debt Settlement company that ripped them off By the time you finish this book you will be able to effectively and BOLDLY deal with bill collectors and the credit bureaus by learning how to use federal law and state statute of limitations to the fullest extent possible Finally at last YOU will be in control of your financial life Escaping the Chains of Debt Seann L. Jackson, 2009-11-06 Have you had enough Are you tired of being hounded by calls from creditors and debt collectors Do you feel trapped and think there is no way out Does bankruptcy seem inevitable Are you embarrassed to talk to your friends and family Do you need a way out Over 12 years ago Seann L Jackson lived through the same fears shame and frustration that you face today and has since moved from debt and poverty to enjoy the rewards of a credit score over 800 Escaping the Chains of Debt summarizes the hard earned knowledge about debt and credit that he accumulated in his fight for financial freedom explaining step by step what works and what doesn't by offering you what he learned about bankruptcy options The Credit System and what you need to know to survive How you can get out of debt without declaring bankruptcy Rebuilding your credit And Eliminating Debt Collectors from your life FOREVER In Escaping the Chains of Debt Mr Jackson shares his experiences in the trenches of debt recovery so that you can change your life quickly and get you on the road to recovery *Dirty Little Secrets* Jason R. Rich, 2013-02-07 What the credit bureaus don't tell you can cost you thousands Jason Rich unearths these dirty little secrets in this tell all expose aimed at immediately improving your credit report Whether you have credit problems are trying to establish credit or want to improve your credit score this previously undisclosed advice can help you save hundreds perhaps thousands of dollars every month

Step-by-step Credit Repair - Do It Yourself Yulonda Griffin, 2018-12-14 Step by Step Credit Repair Do It Yourself 4th edition is a DIY educational read written to aid consumers in understanding credit laws and practices The book provides new information with how to steps for student credit cards and child identity theft student loan forgiveness and car buying tips

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Development Julie Birkenmaier, Margaret Sherraden, Jami Curley, 2013-01-11 This book introduces the concept of financial capability and assembles the latest evidence from ground breaking innovations with financially vulnerable families and links it to education policy and practice This book is a key resource for those interested in improving financial education and financial products and services for low income families *How to Get Out of Credit Card Debt* HowExpert, Norbert

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real estate bubble and plummeting housing values All of this is accurate yet it fails to highlight another underlying insidious cause of the economic collapse consumer credit and debt In the years running up to the recession consumers were encouraged by the government to spend their money for the good of the economy The value of saving was de emphasized as credit card companies and banks made access to credit easier and easier As a result people who were not truly able to afford big purchases were nevertheless taking out loans and wracking up huge credit card bills to buy cars boats homes and even second homes Eventually the bills came due and Americans were suddenly in massive debt owing huge sums of money on devalued properties defaulting on loans losing their credit ratings having their homes foreclosed on and their possessions repossessed Readers will review the nightmare scenario that resulted in the Great Recession and prolonged the agony of it Most importantly the mechanisms of consumer credit and debt its pitfalls and smart ways to manage credit and debt effectively in order to make it work for you not against you are explained Readers are encouraged to participate in discussion and learn how they can avoid debt with 10 Great Questions to Ask an Economics Finance teacher and Myths Facts Get Good with Money Tiffany the Budgetnista Aliche,2021-03-30 NEW YORK TIMES WALL STREET JOURNAL AND USA TODAY BESTSELLER A ten step plan for finding peace safety and harmony with your money no matter how big or small your goals and no matter how rocky the market might be by the inspiring and savvy Budgetnista No matter where you stand in your money journey Get Good with Money has a lesson or two for you Erin Lowry bestselling author of the Broke Millennial series Tiffany Aliche was a successful pre school teacher with a healthy nest egg when a recession and advice from a shady advisor put her out of a job and into a huge financial hole As she began to chart the path to her own financial rescue the outline of her ten step formula for attaining both financial security and peace of mind began to take shape These principles have now helped more than one million women worldwide answer their most pressing financial questions How to pay off debt How to save money How to build wealth Revealing this practical ten step process for the first time in its entirety Get Good with Money introduces the powerful concept of building wealth through financial wholeness a realistic achievable and energizing alternative to get rich quick and over complicated money management systems With helpful checklists worksheets a tool kit of resources and advanced advice from experts who Tiffany herself relies on her Budgetnista Boosters Get Good with Money gets crystal clear on the short term actions that lead to long term goals including A simple technique to determine your baseline or noodle budget examine and systemize your expenses and lay out a plan that allows you to say yes to your dreams An assessment tool that helps you understand whether you have a don t make enough problem or a spend too much issue as well as ways to fix both Best practices for saving for a rainy day aka job loss a big ticket item a house a trip a car and money that can be invested for your future Detailed advice and action steps for taking charge of your credit score maximizing bill paying automation savings and investing and calculating your life disability and property insurance needs Ways to protect your beneficiaries future and ensure that your financial wishes will stand the test of time An invaluable guide to cultivating

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