



# Credit Repair STARTER KIT



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This guide is for educational purposes only and does NOT replace professional credit repair services.



# Welcome to the Free Credit Starter Kit!

This guide was created to help you make sense of your credit, remove the confusion, and give you a clear starting point without overwhelm. Whether you're trying to repair past mistakes, build credit for the first time, or position yourself for better financial opportunities, understanding how credit actually works is the foundation.

Before you dispute, apply, or make any moves, it's important to understand how credit is calculated, how lenders view your profile, and how credit repair fits into the bigger picture of building long-term financial stability.

## Understanding Credit & Credit Repair

Your **credit** reflects how you manage financial responsibility over time. While poor credit can limit opportunities, credit is not permanent. With the right strategy and consistency, it can be improved. **Credit repair** focuses on addressing inaccurate or unverifiable information while building positive credit habits the right way.

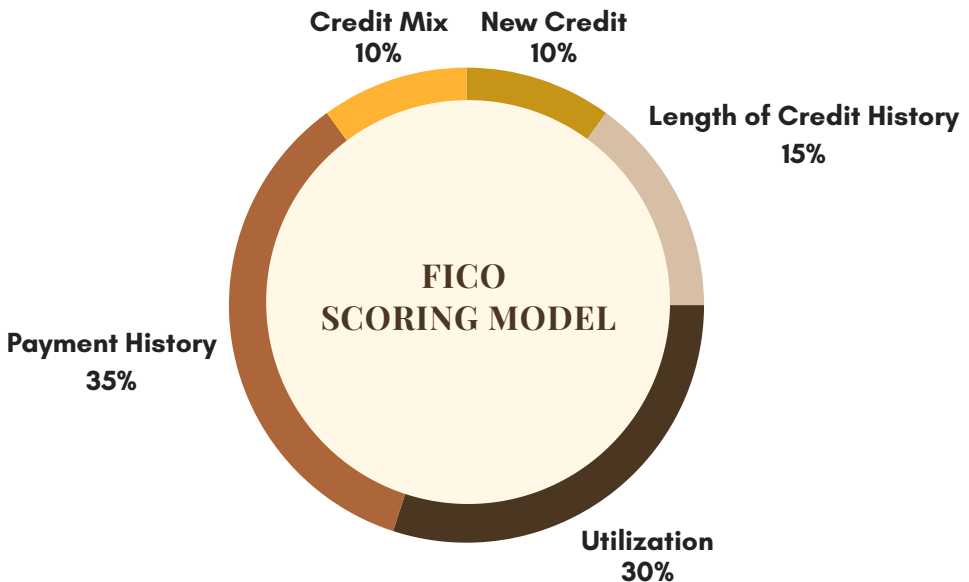
This **starter kit** gives you a clear foundation to understand your credit, avoid common mistakes, and take strategic first steps forward.

**LET'S START!**

# What Makes Up Your Credit Score

Your credit score is calculated using a formula lenders rely on to make approval decisions.

PAYMENT HISTORY	192.5 PTS	HOW CONSISTENTLY YOU PAY YOUR BILLS ON TIME.
UTILIZATION	165 PTS	HOW MUCH OF YOUR AVAILABLE CREDIT YOU'RE USING.
HISTORY OF CREDIT	82.5 PTS	HOW LONG YOU'VE BEEN MANAGING CREDIT.
NEW CREDIT	55 PTS	HOW OFTEN YOU APPLY FOR NEW CREDIT.
CREDIT MIX	55 PTS	A COMBINATION OF CREDIT CARDS AND LOANS.



# Where to Pull Your Credit Record

Your credit report is your financial report card. It shows lenders how you've handled credit over time.

FREE CREDIT CARD REPORT:

CLICK  
HERE!

[ANNUALCREDITREPORT.COM](http://ANNUALCREDITREPORT.COM)

TRI-MERGE CREDIT REPORT  
(ALL 3 AT ONCE):

CLICK  
HERE!

[MYFREESCORENOW.COM](http://MYFREESCORENOW.COM)

Review all three credit bureaus:



**Equifax**

P.O Box 740256  
Atlanta, GA 30374-0256  
(866) 349-5191



**Experian**

P.O Box 4500  
Allen, TX 75013  
(888) 397-3742



**Transunion**

P.O Box 2000  
Chester PA 19016  
(800) 916-8800

## Important reminders:

- Checking your own credit does not hurt your score
- Check for errors: Wrong names, outdated addresses, duplicate accounts, or inquiries you don't recognize.
- Negative items to watch: Collections, charge-offs, late payments, bankruptcies — these can be disputed if inaccurate.
- The sooner you find problems, the sooner you can repair and rebuild.

# First 4 Steps to Start Improving your Credit

These steps help you break down your credit report so you can clearly see what's accurate, what needs attention, and what may be impacting your score. Understanding this information allows you to approach credit improvement with clarity instead of confusion.

## STEP 1

**Clean your personal information.** Identify and remove misspellings of your name and remove old outdated address.

## STEP 2

**Do you have credit cards?** Identify your credit card accounts with high utilization and prioritize paying them down.

## STEP 3

**How many open accounts do you have?** Identify if you have at least 5 mixed accounts open in order to determine if you have to build credit.

## STEP 4

**Identify your negative items** that you'll need to repair per credit reporting agency. Identify your collections, charge offs, late payment accounts, repossessions, bankruptcies, inquiries etc.

Once you've identified these areas, you've done one of the most important parts of the process — awareness. Credit improvement works best when you focus on the right things in the right order, and this step helps you organize your credit profile so your next moves are intentional, informed, and effective.

# What NOT to do When Repairing Credit

When repairing your credit, what you avoid doing is just as important as what you take action on. These guidelines help protect your progress and prevent common mistakes that can slow down or reverse improvements.

- 01 Do **NOT** add any additional late payments to your account.
- 02 Do **NOT** pay a collection unless it's a pay for deletion.
- 03 Do **NOT** add any additional payment activity to a charge off account unless you have to.
- 04 Do **NOT** file bankruptcy while repairing your credit.
- 05 Do **NOT** hold high balances on your credit cards.

Credit repair is a process that requires patience and strategy. By avoiding these actions, you reduce unnecessary setbacks and give your credit profile the time and consistency it needs to improve properly.

Staying mindful during this phase helps ensure your efforts lead to long-term results, not short-term frustration.

# Free Dispute Letter Templates

The dispute letter templates are designed to help you formally communicate with credit bureaus and creditors when information on your credit report may be inaccurate, outdated, or unverifiable.

These templates provide a structured starting point so your requests are clear, professional, and compliant.

Remember: They are **NOT** shortcuts or “credit hacks.” They are tools used as part of a larger credit repair strategy.

## When Dispute Letters are Commonly Used

01

Request corrections to inaccurate personal information

02

Ask for verification of certain accounts

03

Address questionable inquiries

04

Follow up on reporting errors

# Important Things to know Before Using Templates

01

Not every negative item should be disputed immediately.

02

Sending letters without a plan can slow progress.

03

Multiple rounds may be required.

04

Documentation and accuracy are critical.

## Access your Free Templates

When you're ready, you can download a free dispute letter template to review and use as a starting point.

**CLICK  
HERE!**

**3 BEGINNING DISPUTE LETTER  
TEMPLATES**

# Next Steps with High Class Consulting

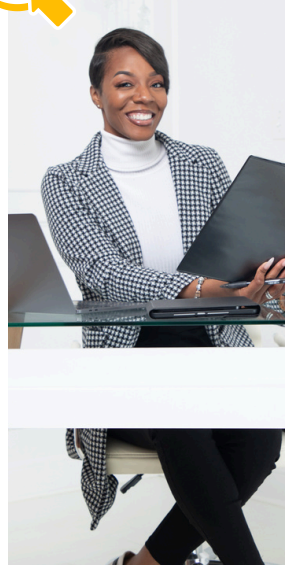
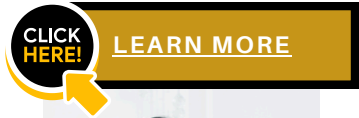
**High Class Consulting** is an Ohio-based credit repair and financial education company that helps individuals and families take control of their credit with clarity, strategy, and accountability.

We don't believe in quick fixes, we believe in doing credit repair the right way, using compliant, proven methods that produce lasting results.

Repairing your credit on your own can feel overwhelming, not because you are not trying, but because it is hard to know what to address first and what to avoid. That's where **High Class Consulting** comes in.

We review your full credit profile, identify what is holding your score back, and create a customized plan to repair negative items while building positive credit the right way for your situation.

You do not have to navigate credit repair alone, **High Class Consulting** is here to help you do it the right way!



*Work with us!*