

# Credit Exposed Day 3

## Facing Difficult Credit Situations

### Question 1

When you've disputed something on your credit report, did you have a strategy, or were you just hoping something would work? Explain your thought process behind disputing and the expectations you had.

### Question 2

Has anyone ever called a creditor during a financial hardship? What response did you receive? What was the outcome and what did you think would happen to your credit report after addressing your situation with the creditor?

### Question 3

Has anyone ever avoided opening mail or answering calls because they knew it was related to debt? How long did avoidance last? Did the situation improve or get worse? What finally made you address it?

#### Question 4

Has anyone ever considered or participated in a debt relief or settlement program? What was explained to you about how it would work? Did you understand the risks involved? Were the long term credit impacts explained? Did the results match what was promised?

#### Question 5

What has been the most difficult part of trying to fix or dispute something on your credit report? Did you run into not knowing how to follow up? Did it feel overwhelming due to not getting the results you wanted? Did you feel defeated after a dispute came back as updated or verified and you noticed your scores decreased?