

## Can You Really Pay To Repair A Bad Credit Score?

You have probably seen commercials at one time or another that offer to eliminate your bad credit score. Usually they require that you pay a hefty sum of money before they begin eliminating the problem. They may promise to raise your score in as little as 30 days and have you qualified for the loan of your dreams. But, can anyone really wipe out a bad credit score?

Well, you cannot pay someone to magically eliminate your credit score for you. Many people have found out the hard way that these companies are just a scam. These companies will request money even before they have looked at your credit report. These types of companies may try to persuade you to create a new credit identity. This is actually illegal and while your bad credit will be erased, you will more than likely find yourself spending time in prison or paying back a hefty fine.

The bottom line is that no one can wave a wand and erase your bad credit score. If you want that number erased, then you are going to have to do some work yourself to improve your credit score. Some things that you can do to improve your score are as followed. It may be hard work, but it is something you should certainly try to do to better your credit.

Look for inaccuracies in your credit report. It doesn't take a whole lot to send your credit score plummeting. If you find a problem in your credit report, immediately report it to the consumer reporting company. Make sure that you are not sending original documents, only copies. This is because any document you send them will not be returned. Be sure that each item in question is clearly identified so there will not be any confusion. Once your information is processed and the correct businesses are contacted, your credit score will then be investigated. If they do identify that there is a problem with the items in question, they will fix them or sometimes erase them from your report, but only if there is a problem. It is always recommended that you keep a copy of all the disputes that you may file.

Debt consolidation can greatly improve your credit score. If your credit score is lowering because you are unable to pay off debt and you are considering filing for bankruptcy, don't do it. Working with your credit company and consolidating your debt can have a major impact on your credit score. As a matter of fact, many companies see this as being more responsible than filing for bankruptcy. Debt consolidation basically lumps all of your unpaid bills into one monthly payment. This will make sure that everyone is getting money every time this payment is made.

Any company offering to erase your bad credit score is telling you a lie. They are either going to scam you or supply you with information that is freely available from consulting a credit counsellor. So, protect yourself and do your research before signing on with anything that seems shady.

## About the Author

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Source: <http://articles.peuan.com>