

Bad Credit: Absolute Truth the Credit Industry Doesn't Want You to Know

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CHAPTER ONE

Credit - understanding genesis of bad credit.

It's very obvious that we now live in a credit world. There are lots of banking institutions offering different forms of credit from credit card to personal loans. The amount of people with credit cards is rising very fast. Apart from that, lots of people can hardly do without credit.

Because of lack of enough financial education and discipline on the part of most of these consumers they often find themselves in bad credit situations like court judgement, bankruptcy, and loan default which often make it difficult for them to get any credit at all in future. You may now want to ask – what exactly is credit?

Credit means that you are getting a service or cash grant to use for your own purpose. You are often bound with a contract or agreement to repay in future as agreed with lender or service provider. Credit exists in different forms like loan, mortgage, or credit card.

Before you can get credit from any financial institution or lending agency, they will first check your credit history. If you have default on loan before or have bad credit history you will find it almost difficult to get credit any time you apply for it.

However, it's possible for you to improve your credit history or build a new good credit history by repairing your credit, thus re-establishing your credit-worthiness. This process is called credit repair. It's the process in which consumers with unfavorable credit histories attempt to re-establish their credit-worthiness.

Though there are lots of credit repair companies nowadays that promises repairing your credit for you, if you can follow simple guide, it's very possible for you to do it yourself – afterall it's your credit.

If you repair your credit it will make it easy for you to get low interest credit, car or home loans. However, with poor credit rating you may not be able to get loan or be subjected to high interest rates and several other unnecessary conditions. So it's very important that you repair your credit if you have bad credit. You will get lots of tips on how to do this easily in this book.

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