

## Programs and Services

- BUDGETING ASSISTANCE
- CREDIT REPORT HELP
- SEMINARS / WORKSHOPS
- DEBT MANAGEMENT
- DEBT SETTLEMENTS
- HELP BUILDING CREDIT

## Get Help Now!

Professional assistance is just a phone call away.

Call now for a **free** consultation with one of our Certified Credit Counselors.

Toll-Free (800) 729-0551

Do not delay, call TODAY.



## Our Mission

We at ACCS are dedicated to providing no-fee credit counseling, money management education, and debt management programs to all individuals in need, within the bounds of our non-profit charter. These services are provided without discrimination of income, debt ratio, or any other qualifications or requirements. Our goal is to assist anyone who is in financial distress, and return balance and dignity to their personal financial life.



A Non-Profit Agency

American Credit Counseling Service, Inc.  
4 Taunton Street, Suite 5  
Plainville, MA 02762  
Phone: (800) 729-0551  
Fax: (508) 695-0148  
Email: [info@accs.org](mailto:info@accs.org)  
[www.accs.org](http://www.accs.org)



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*Together we  
can do it!*

**Has your credit cost you a  
job?**

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## Has Your Credit Report Prevented You From Getting New Credit, Insurance, Or Employment?

Blemishes on your credit report can cost you. Become creditworthy again. It can be done, but you must get started. It will not happen overnight, but can be done!

### 5 STEPS TO TAKE

1. Order your credit reports
2. Examine your reports
3. Dispute errors
4. Plan and payoff debt
5. Build a positive credit history

## Order your credit reports

Find out what the three credit reporting bureaus are saying about you. Each may be slightly different, but those differences may need attention. Creditors do not have to report to all three credit reporting bureaus. If you order a credit report from just one of the credit reporting bureaus, you are wasting time and money. If you have been denied credit, insurance, or employment because of your report, you are entitled to a free report from the reporting agency. The company you applied to must supply you with the name, address and phone number or the credit reporting bureaus. You have 60 days to request that free report.

## Examine your reports

Examine your reports because there may be errors on them. The credit reporting bureaus only generate reports, and do not verify the information they receive from creditors. Reviewing the information for accuracy is your job. Be meticulous in disputing errors.

If the negative information reported is true, only time, and changing your credit habits can make a difference. Late payments and paid charged off accounts will remain on your reports for up to seven years. Bankruptcies remain on the reports for up to 10 years. Payment history patterns are what credit grantors focus on, not one-time occurrences. Consistent on-time payments are what will improve your reports.

## Dispute errors

If you do not dispute errors, your reports will cost you money, and possible opportunities. You must be thorough when disputing. Make sure to fill out the dispute form provided by the credit reporting bureau. Clearly document each mistake and state why it is wrong. Include copies of any supporting documentation. The credit reporting bureaus must investigate any relevant disputes within 30 days of receiving your dispute. Sometimes you may have to contact the creditor directly to get them to report the correct information. After the disputes are investigated by the credit reporting bureaus, they will mail you an updated copy of your credit report.

## Find ways to payoff debt

Resolve to payoff your debt by devising a plan. If you are having difficulty making payments, you may need to call your creditors to discuss options. Do not ignore collection agencies. Paid collection accounts are much better than unpaid. Negotiate settlements on collection accounts to reduce the amount owed and to improve the reporting status.

Slowly close unneeded or unused credit accounts. Do not close too many accounts in a short period of time, as this can have a negative impact on your credit rating. Pay your debts on time and try to get them paid off as soon as you can. These two steps can account for almost two thirds of your credit score.

## Build a positive credit history

You need positive history and stability on your credit reports. Make sure all your credit accounts are being reported. You may have been denied credit or employment due to not having any credit history. However, you may have credit history that is not being reported. You can ask the credit grantors to report your account information to the credit bureaus. If you have filed bankruptcy, rebuild your credit as soon as you can. Open a saving account if you do not have one. This will show lenders that you are saving money, and you will have some reserves to repay debts.

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