How to Improve Your Credit Score and Get Results

Many Americans are searching for the answer to their credit issues, and many of these same individuals are wondering whether or not credit repair is even legal. Because a credit score dictates everything from housing approval to even job approval in some professions, it may seem like an untouchable number that one cannot alter for the better without penalty of the law. But, the truth is, credit scores can often be altered for the better through credit reparation. While this is not an overnight process, there are plenty of legal measures an individual can take to improve their credit score.

· Use a credit card - Having a credit card in which the balance is paid off on time each month can actually work in to improve a score over several months. The goal is to maintain low balances and pay off the bill in full each time it is received. For those who don't qualify for traditional credit cards, a secured card can also help in credit repair efforts.

· Dispute false items - In some occasions, individuals might have a poor score because of debt on their credit report that is not theirs. Protesting these discrepancies can often result in them being removed from a report, which can improve a credit score.

· Verify all current limits are correct - Sometimes credit bureaus will show credit limits as being lower than they actually are, which can depress a score. In this case the lender can be contacted to have the problem corrected.

· Contact lenders for potential late payment forgiveness - There are some lenders who will overlook some of the late payments that can affect a score after an individual has demonstrated a period of on-time payments. If this is the case, contacting a lender and asking to have these late payment marks against you removed can with credit repair.

· Reuse old credit cards - The credit cards that have been buried for years, but are still open can help to improve a credit score. The older credit history of an individual the better, so by using these cards for even small purchases, and paying them off monthly, they can actually help a sore more than ignoring them or closing the accounts altogether.

These are just a few of the ways in which an individual can work to repair their credit score on their own and in a legal manner. However, keep in mind that credit repair should never be done through falsification of identity or misrepresentation of oneself or credit history. Attempting to improve a credit score through these methods is illegal.