



In the past five to seven years, Americans were in spend-spend-spend mode. Then the global recession hit, and many found themselves overextended and overburdened by debt. Danette Banyai and Staci Mintz found inspiration in their work with these people and formed eduCreations to educate, inform, and help them find a way to improve their credit rating without the typical scams of companies offering credit repair services. This book is a result of their tireless, selfless work to help others, and in its pages you will find:

- Concrete direction on how to initiate the process of repairing your credit.
- Information on bankruptcy, charge-offs, and other events that have a negative effect on your credit.
- Step-by-step analysis of your credit report and what all the information on it means.
- Multiple form letter examples that make contacting credit bureaus and creditors a snap.

The one book you absolutely need if you have credit problems, eduCreations delivers a fundamental course to confidence and self-empowerment. Straightforward, precise, and full of pertinent information, this guidebook is a much-needed source of wisdom and knowledge to transition to a healthier financial future. Providing a wealth of information that millions of Americans have been searching for, *Credit Repair – What They Don't Want You to Know* is the must-have credit repair bible.

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CREDIT REPAIR

WHAT THEY DON'T WANT YOU TO KNOW

eduCreations

Good Credit
NEXT EXIT

