

7 STEPS TO

Restore Your Credit

A practical guide to understanding, repairing,
and rebuilding your credit score

Presented by

Heaven on Earth Financial Restoration

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This guide is for educational purposes. For personalized credit restoration,
contact our team for a free consultation.

Introduction

Your credit score is more than just a number. It determines the interest rates you pay, whether you qualify for a mortgage or car loan, and can even affect your ability to rent an apartment or get certain jobs. The good news? No matter where your score is today, you can improve it.

At Heaven on Earth Financial Restoration, we have helped hundreds of clients raise their scores by 50 to 200+ points. This guide distills our proven process into 7 actionable steps you can start today.

Step 1: Know Your Starting Point

Before you can fix your credit, you need to know exactly what is on your reports. You are entitled to one free credit report per year from each of the three major bureaus: Equifax, Experian, and TransUnion.

Action Items:

- Visit AnnualCreditReport.com to pull all three reports
- Review every account, balance, and payment history line
- Note any accounts you do not recognize
- Check your personal information for accuracy

“Pro Tip: Pull your reports from the official site, not from third-party apps that may show different scoring models.”

Step 2: Identify Errors and Inaccuracies

Studies show that roughly 1 in 5 consumers have an error on at least one of their credit reports. These errors can drag your score down significantly. Common errors include:

- Accounts that do not belong to you (possible identity mix-up)
- Incorrect balances or credit limits
- Late payments reported incorrectly
- Closed accounts shown as open (or vice versa)
- Duplicate collection accounts for the same original balance

Document every error you find. You will need this list for Step 3.

Step 3: Dispute Inaccurate Items

Under the Fair Credit Reporting Act (FCRA), you have the right to dispute any information on your credit report that you believe is inaccurate, incomplete, or unverifiable. The bureaus have 30 days to investigate and respond.

How to File a Dispute:

- Write a formal dispute letter (do not use the bureau's online form for complex disputes)
- Include your full name, address, and the specific items you are disputing
- Clearly state why each item is inaccurate
- Attach supporting documents (payment receipts, account statements, etc.)
- Send via certified mail with return receipt requested

“Pro Tip: Dispute with all three bureaus separately. An error on one report may not appear on the others, and each bureau investigates independently.”

Step 4: Lower Your Credit Utilization

Credit utilization, the percentage of your available credit that you are using, accounts for roughly 30% of your FICO score. Keeping it below 30% is good; below 10% is excellent.

Strategies to Lower Utilization:

- Pay down existing balances (start with the highest-utilization cards)
- Request credit limit increases on existing accounts
- Make payments twice a month so balances report lower
- Avoid closing old credit cards, as this reduces your total available credit

Utilization Range	Impact on Score
0% - 10%	Excellent (optimal range)
11% - 30%	Good
31% - 50%	Fair (room for improvement)
51% - 100%	Poor (significant drag on score)

Step 5: Build Positive Payment History

Payment history is the single largest factor in your credit score, accounting for about 35% of your FICO score. Even one missed payment can cause a significant drop. Going forward, consistency is key.

Build a Strong Payment Record:

- Set up autopay for at least the minimum payment on every account
- Use calendar reminders as a backup
- If you miss a payment, pay it before 30 days to avoid it being reported
- Consider a secured credit card if you need to establish new positive history

“Pro Tip: A secured credit card with a small deposit (\$200-\$500) is one of the fastest ways to build positive history. Use it for a small recurring charge and pay it off monthly.”

Step 6: Diversify Your Credit Mix

Having a mix of credit types (credit cards, installment loans, mortgage, etc.) shows lenders you can manage different kinds of credit responsibly. This factor accounts for about 10% of your score.

You do not need to go out and take on new loans just for the sake of diversity. But if you only have credit cards, consider whether a credit-builder loan or secured installment loan might make sense for your situation.

Important: Only take on new credit that you can comfortably manage. The goal is to demonstrate responsible use, not to overextend yourself.

Step 7: Monitor and Protect Your Progress

Restoring your credit is not a one-time event. It requires ongoing monitoring to catch new errors, prevent fraud, and ensure your positive habits are reflected in your score.

Ongoing Protection:

- Check your credit reports at least quarterly
- Set up fraud alerts or a credit freeze if you have been a victim of identity theft
- Sign up for free credit monitoring through your bank or a reputable service

- Review your credit card and bank statements monthly for unauthorized charges

Ready for Expert Help?

These 7 steps can make a real difference on your own. But if you want faster results, fewer headaches, and a team that has done this hundreds of times, we are here for you.

What You Get	
Expert dispute filing with all 3 bureaus	Included
Personalized credit restoration plan	Included
Monthly progress reports and score tracking	Included
Dedicated advisor available by phone and portal	Included
Secure online portal to track every update	Included

Schedule Your Free Consultation

Call (918) 808-5401 or visit heavenonearthexperiences.com

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