Presented by **AI CreditLab**

FIX THESE FIRST

THE CREDIT MOVES THAT MATTER MOST

SMALL MOVES.
BIG RESULTS.
REAL CHANGE.

If you've been feeling *frustrated*, *overwhelmed*, or *unsure where* to start with your credit, **you're not alone.**
But you're also **not stuck**. These five simple, powerful steps are where **real progress begins,** before the stress, before the spending, before the guesswork.
This checklist is your foundation. Clean, clear, and ready to shift your credit story for good.

1. Address the Errors You Can't See

- [ ] Old addresses. Duplicate accounts. Inaccurate balances. They often slip through unnoticed—and quietly hurt your score.

AI Insight: *Our system highlights these red flags quickly and guides you through simple, personalized disputes that actually work.*

2. Take Control of Your Collections

- [ ] Collections and charge-offs may seem too old to matter—but they still affect your credit.
The key isn't to dispute everything—it's knowing which ones deserve attention.

AI Insight: *We help you determine what to challenge, what to settle, and what to leave alone—based on real strategy, not guesswork.*

3. Pay Down the Right Cards First

- [ ] Maxed-out cards can weigh your score down more than you think.
But paying everything at once isn't always realistic.

AI Insight: *We help you focus on the accounts that, when paid down even a little, make the biggest difference in your score.*

4. Gather the Right Documentation

- [ ] Disputes without proof often stall or get rejected.
The better organized you are, the smoother your progress.

AI Insight: *Our system tells you what to collect—statements, confirmations, letters—and when to use them for the best results.*

5. Set a Simple, Consistent Rhythm

- [ ] Credit repair isn't about doing everything at once.
It's about doing the right things, consistently, month after month.

AI Insight: *We help you build a 30-day rhythm you can actually stick to—so your progress becomes momentum.*

https://aicreditlab.com