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Let me be the first person to say congratulation. You have made one of the best investments you will ever make. You have decided to invest in yourself. You have taken the first step towards changing your credit, your life and most importantly your future. I am asked all the time "How do I fix my credit or how do I know what is on my credit report?" I also hear "I have bad credit" Nevertheless, when I ask, "Do you know what is on your credit report or why is your credit bad, most people say that they don't know. We all know that money is what makes the world turn. Cash is king! However, credit is part of everything. Credit determines if you can purchase a home and the amount of interest, you will pay.

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