

# Auto Credit Express Helps You Rebuild Your Credit

We know that when it comes to bad credit, people like you want to know what you can do to improve your financial situation. **Here are 8 steps for rebuilding your credit.**

1. Check your credit report. Get [annual copies](#) of your credit reports. Check them thoroughly for any inaccuracies that could impact your credit rating, such as duplicate collections and items that should have been removed from your report long ago. Making some quick phone calls to the listed agencies should solve the problem.
2. Create a budget. Add up all of your bills and expenses for the month and subtract the total from your income. What you have left over will determine what you can spend and save for the month. Budgeting will ensure that you make your payments on time, thus improving your credit history. [Watch a video to learn more...](#)
3. Have an emergency fund. Take the remaining funds from step #2 and put them into an emergency fund for any unexpected situations that may come up. This way, you will never need to miss payments on your other bills because of an unexpected expense.
4. Use an online banking system to keep track of your expenses, and set up alerts for when you hit a low balance to avoid overdrawing your bank account and incurring extra fees.
5. Credit Counseling & [Debt Consolidation](#): You may be able to save money by consolidating your debt. See a credit counselor to get this process in motion.
6. Always be sure to make your monthly payments on time. Pay off any past due bills and be sure to keep up with all current debts you may have.
7. If you use credit cards, make sure to only spend what you can pay off by the end of the month. Pay those monthly balances in full.
8. Get a secured credit card. Make sure that whatever company you choose reports payments to the major credit reporting agencies, that way you can start reestablishing your credit history. [Find out more...](#)

We understand how difficult it can be to live with damaged credit holding you back. That's why our family reaches out every day to help people like you who are struggling to rebuild their credit. A vehicle has become one of the most affordable tools to do that. For more information on how much you can [qualify for](#), visit us today and complete our quick and easy online auto loan application!



**AUTO CREDIT EXPRESS**

Rebuilding America's Credit