Cleaning up bad credit is not as hard as you may think

New federal and state laws are designed to help you

If you have ever taken out a loan or had a credit card or ever purchased a car through a finance company, your life history may be with over a dozen different credit companies.

Lenders get their information about people who are trying to borrow by calling credit investigation bureaus. They exist in every city and maintain files on how fast you pay your bills, how often you get behind, how much you make, and how many jobs you have had.

There can also be a lot of personal information about your married life, arrest records and even on the political activities of members of your family.

Because of the volume of information and the millions of persons involved, most local credit bureaus either receive or turn over their information to national firms. The bad part about the system is that almost anyone with the right connections can get access to your file.

What the computer learns, it rarely forgets. False or misleading information contained in your file will remain for years unless you

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Turned down for a loan

If you should ever be turned down for a loan, be sure to ask for the reasons. By law your bank has to tell you why. If the reason is a bad credit report, go to the credit agency and ask to see your credit file. By law they also have to reveal the entire report. You may find that there is information contained in it that is either untrue or misleading

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Misses' Pants Proportioned-To-Fit 4.88 Reg. 5.99 • 100% polyester • Elastic waist • 8 to 20
Juniors' & Misses' Woven Shirts 3.33 • Polyester cotton • Long sleeve • S-M-L
Juniors' & Misses' Fashion Pants 8.88 Reg. 11.99 • 100% polyester • Assorted solids • 6 to 16
Junior Boys' Knit Shirts 1.99 • Crewneck • Solids & stripes • 4-7
Junior Boys' Power Blend Jeans 4.44 • Polyester cotton & nylon blends • Flared leg • 4-7
Boys' Pullover Sweaters or 12 oz. Sanforized Denim Jeans 4.99 Each Reg. 5.99 Each
Sweaters • 100% cotton • V neck • 8-18
Jeans • 100% cotton • 8-18, reg. & slim
Girls' 4-6x Pant Sets 4.88 Reg. 5.99 Assorted screen printed tops.
"Leather Look" Vinyl Handbags $5 Reg. 5.99 To 6.99 • Shoulder & tote styles • Earth tones & black
Misses' Brushed Pajamas 3.88 Reg. 4.99 • Brushed acetate nylon • Embroideries • S-M-L
Misses' Quilted Robes 8.88 Reg. 10.99 • Satin acetate fabric with polyester fiberfill • Solids & prints • 10-18
Girls' Pre-Season Coat Sale $24-$28 Reg. 26.99 To 35.99 • Regular and boot lengths • Plies and plaids • Fur hoods • Novelty trims • 4-14
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