

The Ultimate Credit Score Playbook

**5 Costly Mistakes
Destroying
Your Credit.**

(And How To Fix Them Fast)

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Why This Guide Matters

If you're struggling with your credit, you're not alone. Many people unknowingly make mistakes that delay their financial goals.

The good news? **These mistakes can be corrected!**

At Florida Credit Firm, we help clients like you identify errors, take action, and build a better financial future—the right way.

What You'll Learn in This Guide

- ✓ 5 common credit mistakes you should stop making today.
- ✓ How to take control of your credit the right way.
- ✓ Exact next steps to boost your credit score starting now!

STEP 1

Take Control of Collection Accounts the Right Way

! Why It Matters

Ignoring collections won't make them disappear. In fact, they can:

- Stay on your report for up to 7 years
- Lower your credit score significantly
- Lead to legal actions

✓ What to Do Instead

- ✓ Don't rush into paying collections—first, ensure they're properly validated.
- ✓ Dispute any inaccurate or unverifiable accounts before making payments.
- ✓ Know your rights under the Fair Credit Reporting Act (FCRA) to avoid paying collections that shouldn't be there.



Pro Tip:

Even paid collections can remain on your credit report. Work with professionals to challenge and remove them the right way!



STEP 2

Review Before You Pay Your Bills

! Why It Matters

Paying debts without reviewing your credit report may reset the statute of limitations—meaning old debts can become legally collectible again.

✓ What to Do Instead

- ✓ Get a copy of your credit report from AnnualCreditReport.com or a credit monitoring service.
- ✓ Look for errors before making payments—incorrect balances, duplicate accounts, or unverifiable collections.
- ✓ Check if the debt is past the statute of limitations—some old debts don't need to be paid.
- ✓ Negotiate a “Pay-for-Delete” agreement before paying collections.



Pro Tip:

Before paying any collection debt, request a Debt Validation Letter. If the collector can't prove the debt is valid, they must remove it from your report—saving you money and protecting your score!



STEP 3 Keep Old Credit Accounts Open

Why It Matters

Your credit history makes up 15% of your credit score. Closing old accounts:

- Shortens your credit history
- Lowers your total available credit
- May negatively impact your score

How to Manage Old Accounts

- ✓ Keep older accounts open, even if you don't use them often.
- ✓ Make small purchases occasionally to keep them active.
- ✓ Consider product downgrades instead of closing accounts to avoid fees



Did You Know?

A longer credit history helps lenders trust you more, making it easier to qualify for higher credit limits and better loan terms.

STEP 4 Manage Your Credit Utilization

Why It Matters

Using too much of your available credit signals financial distress to lenders and lowers your credit score.

Smart Utilization Tips

- ✓ Keep your credit usage below 30% of your available limit.
- ✓ Pay off balances before the statement closing date (not just before due dates).
- ✓ Request a credit limit increase to lower your utilization percentage.

Example

If you have a \$5,000 credit limit, keep your balance below \$1,500 to maintain a strong score.

STEP 5

Be Strategic When Applying for New Credit

! Why It Matters

Applying for too many credit accounts in a short time results in:

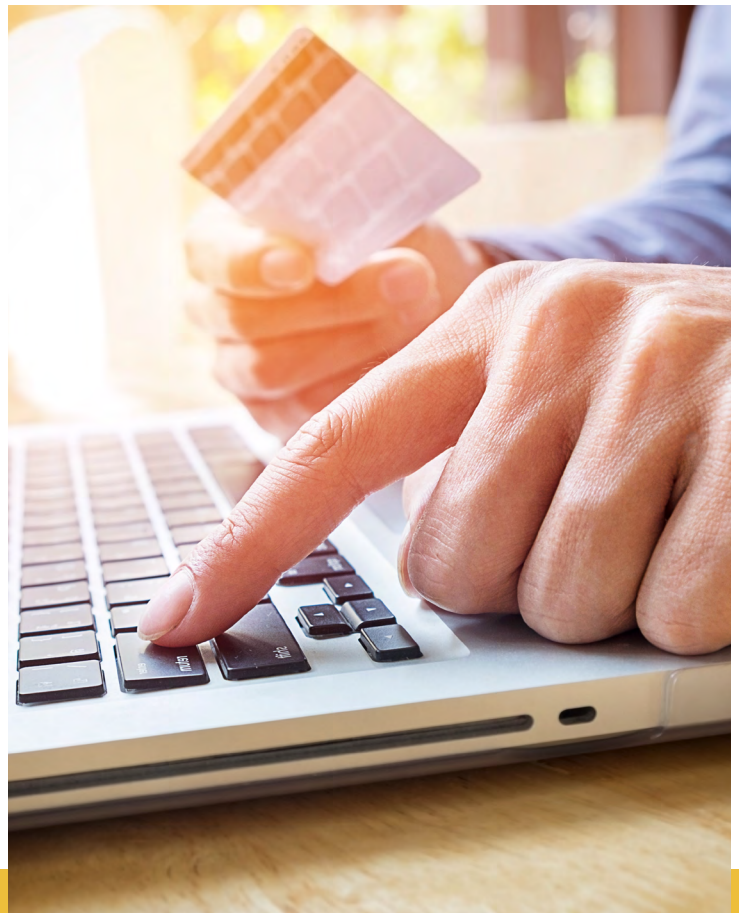
- Multiple hard inquiries (each can lower your score by a few points).
- A temporary drop in your credit score.
- Lenders seeing you as a risk.

✓ What You Can Do

- ✓ Only apply for new credit when necessary.
- ✓ Use pre-qualification tools to avoid hard inquiries.
- ✓ Space out applications to avoid red flags to lenders.

Did You Know?

Even if you get denied for credit, the hard inquiry stays on your report for up to 2 years—so apply wisely!



How Florida Credit Firm Can Help You Today

Avoiding these mistakes is just the beginning! When you work with us, you get:

- ✓ A detailed credit consultation to analyze your credit profile.
- ✓ A personalized action plan tailored to your financial goals.
- ✓ Legal dispute handling of inaccurate, outdated, or unverifiable accounts.
- ✓ Ongoing support & education to help you maintain good credit habits.

We are licensed and bonded, ensuring full compliance with credit laws—giving you peace of mind while we fix your credit the right way.

Get Started Today!

Take the first step toward better credit with a trusted team.

Claim Your FREE Credit Audit Now – Limited Spots Available!



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