

Everifi Module 4 Credit Scores Question 3

Sean Graham



Everifi Module 4 Credit Scores Question 3:

Credit Success 2026. Step By Step Guide to Rebuilding And Mastering Your Credit (USA Edition) Sean Graham, 2025-12-29

Credit Success 2026 Step By Step Guide to Rebuilding And Mastering Your Credit USA Edition Course outline modules subtopics

Module 1 Mindset what lenders are adopting FICO 10T rollout Vantage Score 4.0 adoption What alternative data means rent utilities phone and who uses it Why scores vary across bureaus and models How mortgage lending rules are changing in 2026 and what that means for you

Module 3 Reading Understanding Your Credit Reports The three major bureaus what each contains How to get your reports what to look for accounts inquiries public records Spotting identity theft duplicates and outright errors Using annual and supplemental report access to your advantage Bad Credit

Module 4 Disputes Fixing Report Errors practical workflow Legal rights and timelines under current law CRA consumer protections How to craft a dispute exact wording evidence to attach and tracking What to expect during investigations and follow ups When to escalate state regulator CFPB complaint small claims

Module 5 Credit Repair Do It Yourself vs Using a Professional What legitimate credit repair firms can and cannot do and new proposed rules that tighten CRO requirements When it makes sense to pay for help and red flags to avoid Contract protections and how to verify a firm

Module 6 Rebuild Strategy Short Medium Long Term Immediate fixes errors quick removals fraud freezes 3 12 month rebuilding plan secured cards credit builder loans on time payment focus 12 36 months and beyond diversification and higher tier credit products How to set milestones and realistic expectations

Module 7 Credit Builder Tools Alternatives 2026 picks Credit builder loans how they work pros cons and recommended providers in 2026 Secured credit cards and how to use them responsibly Becoming an authorized user safely Rent utilities telecom payment reporting and services that can help

Module 8 Debt Management Repayment Strategies Snowball vs avalanche vs hybrid strategies When debt consolidation makes sense and when not Using balance transfers hardship programs and negotiation tactics Handling collections and charged off accounts

Module 9 Modern Lenders BNPL and the Private Credit Shift risks opportunities What BNPL means for credit and how private credit firms are buying consumer debt impacts on underwriting and collections New market entrants online lenders fintech and how they underwrite differently How to use small loans to rebuild responsibly

Module 10 Fraud Prevention Freezes Monitoring Credit freezes fraud alerts and extended identity monitoring when how to use them Practical identity theft response plan Affordable monitoring tools vs expensive subscription traps

Module 11 Responsible Credit Use Financial Habits Budgeting basics tied to credit goals Building emergency savings alongside score improvement Using credit to amplify not undermine financial health

Module 12 Preparing for Big Moves Long Term Planning Getting mortgage auto loan or business credit ready Timing big applications and what lenders look for in 2026 Building credit into long term wealth strategy asset building refinancing diversification

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