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Fortunately, rebuilding credit after bankruptcy is a possibility, and by establishing proper financial habits and both cautiously and responsibly taking on credit, it is possible to eventually attain a credit score of 700 or even 750. Having a good credit history will not only allow you to obtain credit, but also get better rates. Part 1

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Bankruptcy law might have allowed you to keep some of your assets during your bankruptcy, but most of your loans are gone. You'll need to open another line of credit so that you can start rebuilding your credit score. However, most lenders are hesitant to give money to someone with a low credit score.

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Rebuilding Credit After Bankruptcy Sure, you'll be relieved to be out of debt when

your bankruptcy process is complete, but you'll have to deal with a new challenge: credit repair. Chapter 7 Bankruptcy will be part of your credit history for 10 years; Chapter 13 Bankruptcy stays on your credit report for seven years.

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Check your credit report about three months after you receive your bankruptcy discharge. (It takes a while for the credit-reporting agencies to update your report.) You can get a free copy of your report once a year from each of the three major credit bureaus at www.annualcreditreport.com.

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3 tips for using credit cards after bankruptcy. Improving your credit after bankruptcy may take some time. But with the right card and financial know-how, you can get the process started — and with enough positive information added to your credit history over a long enough period of time, your credit scores should start to improve along with ...

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