

**How much can a number  
impact you  
and your family?**

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## **Welcome to Nirvana Services**

A Good Credit Rating is Critical in Today's Market. Whether you are purchasing, refinancing a home or a car, applying for a job or sending your child to college, your credit profile may be the key to unlock your dreams.

Credit restoration does not have to be impractical to be impactful! We help clients with the following consulting services:

- Credit & Finance Management
- Real Estate Services
- Identity Theft Protection
- Life Events Legal Plan Protection

## **Getting Ready for College?**

Has your child prepared themselves for college and now it's up to you get a loan? Funding for college is available through scholarships, grants and loans, but you must be credit worthy to receive most loans. Don't be the reason your child can't go to college!!

**Register for FREE workshop**

***www.nirvanacreditservices.com/workshop***



# Credit Myths

## 1. It is ok to charge up to your limit on credit cards and other revolving accounts?

**FALSE!** This is one of the biggest unknowns and untruths. You are considered over extended if your balance is more than 30% of the credit limit. For example, if your limit is \$100, your monthly balance should be no more than \$30.

## 2. The credit bureaus are required by law to keep derogatory items on your credit report for 7 to 10 years.

**FALSE!** There is no law that the credit bureaus report anything on you at all. Just the opposite is true! Credit bureaus are required by the Fair Credit Reporting Act to remove derogatory items older than 7 years or some cases in 10 years.

## 3. Paying a past due debt removes it from your credit report.

**FALSE!** Just because you pay an old debt does not change or erase the negative payment history.

## 4. Inquiries are not derogatory and will not affect your credit.

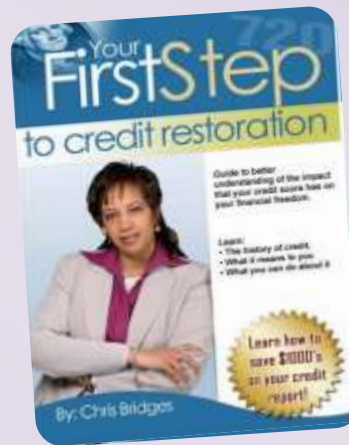
**FALSE!** Anything that erodes your financial credibility is damaging to your credit profile. In the case of inquiries, one or two is not too bad, but any more than that and they begin to tell a story of their own. Any prospective credit grantor will look at your credit report and think that you are desperate for credit.

## 5. If you get a derogatory item removed, it will come back.

**FALSE!** Not if it is removed legally. When it is removed under the Fair Credit Reporting Act it can't be placed back on your credit report without proper verification and notification.

Get a **FREE** copy and take your first step on the road to credit restoration. This is great information if you're building or maintaining good credit.

Visit  
[www.nirvanacreditservices.com](http://www.nirvanacreditservices.com)  
for **FREE** copy!



**Are you happy with your current credit profile?**

**Do you understand the credit scoring system?**

**Do you know why your score hasn't changed or dropped suddenly?**

**Did you know that 9 million people are victims of identity theft every year?**



Earn Extra Money & Help Others  
by

## BECOMING AN AFFILIATE

Can you use extra money to pay bills, pay for college, save for retirement or improve your own credit? If so, call us today to join our Associate Program!

**\*Affiliates are not owners, directors or employees of Nirvana Services and must receive client permission before referral. Commissions paid to eligible Affiliates only.**

Nirvana Credit Services is a proud member of the National Association of Credit Services Organization and has successfully completed the CROA Exam to be certified as a credit consultant according to the Credit Repair Organizations Act.



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