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**Expert Says Crappy Credit Score Doesn't Have to be Permanent**



"I am a business owner, and there are ups and downs, and I had some downs," said Collazo.

A bankruptcy in a poor economy pushed her credit score down, making it tough to get a loan. Collazo made a comeback, though, and she just got a car loan to get a new BMW.

She says if she can fix her credit, so can you.

Thousands are now seeing credit scores fall due to the foreclosures, shortsales, and job losses.

Collazo turned to credit repair expert Elizabeth Karwowski, and saw her credit score rise 100 points in few months.

**By Willard Shepard**

NBCMIAMI.com

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These days, small business owner Zahira Collazo is doing well at her North Miami Beach salon, Marantha, but it wasn't always this way.

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Karwowski suggests to first go for a consultation with a reputable credit repair firm that should be free. Karwowski's company is Get Credit Healthy, and they normally charge about \$600 over several months to get your credit back on track. The next step, she says, is to develop a credit improvement plan.

"You have to make a detailed list of everything," Karwowski advised, "and an exact plan to pay your bills and keep the numbers correct to maximize your score."

Also, look for incorrect items in your credit report.

"You can fight those items in your report that are dragging it down and are not correct. It can make a real difference," Karwowski added.

Rebuild your credit by paying your bills on time, use only about one third of your available credit line, and keep accounts open after you pay them down to zero balance are a few other tips.

For a free credit report go to this site, [annualcreditreport.com](http://annualcreditreport.com). If you have had trouble with foreclosure, paying bills late, a shortsale or need additional advice, go to [getcredithealthy.com](http://getcredithealthy.com).

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