

# Review

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## Opt-In Page

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## Frustrated With Credit Inquiries Linger On Your Report?

# Our Free **Express** Guide Reveals **Step-By-Step** How You Can Save *Time And Money* By Easily Deleting Your Inquiries Yourself Within 24-48 Hours.

- Uncover the **exact** answers to the common, but tricky questions that will get thrown your way so you can **navigate your way through each call with ease.**
- Make deleting your inquiries as **quick** and **painless** as possible with our streamlined contact section for **all three** consumer reporting agencies.
- Know **exactly** what information you need to turn up with in order to only have to go through the process of deleting your inquiries once.

**PLUS:** For a limited time, we're offering a free 30-minute credit review to help you get clear on your current credit situation AND possible solutions.

[Get instant access to your free review and guide here.](#)

See What Other People Are Saying About {brand}

### **Diondra - Detroit, Michigan**

"I was surprised by the results. It happened relatively quickly and I never thought that I'd be in the situation where I'd have good credit."

### **Jeff - Austin, Texas**

"They removed all of my negative items on my credit report, and I have only been with them for 2 months. It's an easy process as long as you follow the direction. Before the I couldn't even get a credit card. Now I've been approved for a mortgage and shopping for my dream home!"

[Get instant access to your free review and guide here.](#)

# Attention...

To those interested in learning how they can **improve their credit score** so that they can qualify for better loans, lower interest rates, and more favourable financial opportunities.

**Without wasting weeks and months trying to gather information that doesn't end up with the results you want....**

## This Message Is For You

Hey there, it's {guru} here...founder of {brand}

Have you ever wondered why learning about credit is so hard?

We spend almost a quarter of our lives in school... yet we **never** learn anything to do with our credit scores or how to manage our finances.

If you're still (understandably )unsure what a credit score is, let me quickly explain:

It's a number, assigned to you without your knowledge, and for the rest of your life it will determine your ability to borrow money for your home, cars, and businesses...

**It basically controls your ability to function as a member of society.**

It's a real eye-opener when you start to realise that credit card companies, banks, and other big players in the financial world don't exactly have your best interests at heart when it comes to understanding credit.

I mean, let's be honest, if everyone had an 800 credit score, managed their money responsibly, and borrowed sensibly, how would these companies rake in their profits?

It's kind of ironic, isn't it? And it's a bit disheartening when you think about it...

But, there's a silver lining in all of this.

If you're taking the time to read this, it's a clear sign that you care about your financial future and want to get a grip on your money matters.

But I won't sugarcoat it, understanding credit can be a real pain in the ass...

Finding trustworthy info can be a bit like searching for a needle in a haystack, especially when there are a lot of people out there with ill intentions.

And if you've already tried to get your head around credit, it's likely that:

- You're scratching your head, trying to figure out what actually goes into calculating your credit score and how to make it better.
- You go ahead and use an app to check your credit score, only to have your bank tell you something completely different (and usually not in a good way).
- Your credit card applications have either been a series of rejections, or you're not even sure which ones are the right fit for you.
- Your sketchy credit history is stopping you from snagging the credit lines you need, and you're left wondering what your next move should be.
- You try making improvements to your credit, but it seems like it's backfiring, or at best, your score isn't budging an inch.

I mean, it's beyond frustrating, and we see folks dealing with this all too often.

Even those who've dedicated weeks and months to gather info and make positive changes still find themselves coming up short.

And the kicker is, you're forced to spend countless hours hunting down information, almost as if these companies want to keep you in the dark...

That is why we decided to do our part to help by releasing our express guide to deleting your own inquiries...

And as mentioned earlier, we'd also like to offer you your free 30-minute credit review, to help you get clear on your current credit situation AND possible solutions.

The calls are **only** going to be free for the rest of this year, after the next 3 months - they'll be going up to {{PRICE}}.

So don't wait about - book your call at a time that suits you and get clear on your credit **today**.

# IVOC

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<https://www.youtube.com/watch?v=FwAjBO2AjmI>

Keep up the great work. You're inspiring me to work harder on my credit. As you're absolutely right it's incredibly embarrassing to make great money (which is my case) but have poor credit. I vow to be better this same time next year. 📉 🇩🇪 💰

First time viewer. I enjoyed your video. You were hella real and you spoke to me. I've been cleaning up my stuff and it's been a long and humbling process but every mo I see that score go up and I know my work is paying off. Stay blessed my man

Oh boy I remember the 500 score days. I was young and ignorant. Due to life I fixed and ruined my credit 3 times. Went from 500s to over 800 now. This time I'm keeping it in the 700-800 range. I learned my costly lesson. I tell people with bad credit they can fix it and they usually shut me down with excuses. Excuses means they are not willing to be disciplined and dedicated to fixing their credit.

I'm in despair

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<https://www.youtube.com/watch?v=3k0ObI4OBbY>

The best feeling ever is to have no mortgage and no car payments. I sleep so well at night. Especially in today's unprecedented times. Awesome feeling!!!

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[https://www.youtube.com/watch?v=JNL7ZsfKD\\_4](https://www.youtube.com/watch?v=JNL7ZsfKD_4)

You can't win from losing. New credit makes you look trustworthy, but opening new accounts too often damage ya score from hard pulls... omg. What do they want us to do? 😂 That's why I've been scared to apply for more credit cards.

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<https://www.youtube.com/watch?v=qa4-obKYQGU>

A hard inquiry can show on your credit report in minutes. But to get a fraudulent attempt removed takes weeks. It's disgusting how much jurisdiction these credit bureaus have over us.

Great tips, I know some of those tips already through credit streamers since last year but I enjoyed watching your video because now I handle most of my credit repair myself, keep up the good work you are touching lives here. I paid for information like this in the past a lot won't understand the quality information you are sharing.

Good job on explaining everything sir. You made it so easy for me. Thx. May your channel keeps growing and growing.

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<https://www.homeloanexperts.com.au/forum/viewtopic.php?t=199>

My partner and I want to apply for a construction loan. We both have good incomes and clear credit reports. The only problem I think we might have is that I have 18 credit inquiries on my credit report which relate to credit i applied for and did not end up taking up (did not realise it would affect my credit rating). All these applications were a few years ago, I have only had two inquiries in the last two years. Do you think this will affect our chances?

Yes this will have an effect on your loan application because a high number of credit enquiries will give you a bad credit score.

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[https://www.reddit.com/r/CRedit/comments/z4sbiu/how\\_to\\_get\\_hard\\_inquiries\\_off\\_my\\_credit\\_reports/](https://www.reddit.com/r/CRedit/comments/z4sbiu/how_to_get_hard_inquiries_off_my_credit_reports/)

Time is the only way. They fall off with time

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[https://www.reddit.com/r/CRedit/comments/9pmijl/til\\_a\\_hard\\_lesson\\_about\\_hard\\_inquiries/](https://www.reddit.com/r/CRedit/comments/9pmijl/til_a_hard_lesson_about_hard_inquiries/)

In the search for a new car, my dad suggested to get rates from my bank. I did - I spoke on the phone and asked for an estimate and the person (they were with the auto loan department) said they couldn't give me a rate unless I applied and submitted over the phone. He suggested to look on the bank website to get an estimate. I took his advice. Huge mistake.

I went on the website and applied - mind you I didn't submit anything. At least, I didn't think I did. I filled out some information and checked out the rates (they were shitty) and left it on the page where it showed all the rates and you select one. I sent the picture to my dad, didn't think much of it.

I get a notification from credit karma saying my score has been updated. "Great!" I thought. My credit score went up 17 points a couple months ago, I was excited to see if it went up again.

Nope. Minus 23. I see "hard inquiry" and see my bank checked my credit score. I was so angry. I was never taught or learned about hard inquiries. I thought I read what I needed to know on keeping a credit score and thought it was simple (it is still simple more or less) but I didn't know hard inquiries existed. More still, I never actually applied for the loan. Nowhere on the website talked about hard inquiries or that they would do one. My guess is that it auto submitted. I spoke with representatives of the bank and as expected, I went through 4 people and all of them unsympathetic and transferring me to the wrong department. An hour later, they said they will open an investigation and in 10 days time max it will be "resolved". I have a feeling they're just going to flip me the bird though.

Please, please, please: Learn about hard inquiries. Educate yourselves on these things. Don't apply for anything to get information regarding loans. Also, any advice will help. My business depends on this car. I can't wait a long period of time to get a new car due to the amount of business I'm going to be getting in the coming months.

So I have to sign it for it to be a hard inquiry? I can understand if it was soft inquiry but this is bullshit. Two years???? My life is pretty much ruined if that's the case and it doesn't get

resolved

any decent credit repair company can remove them within 30-45 days.

It is likely he/she did not read some fine print, **I too have fallen for this** (I test apps and websites and stuff for my own general knowledge for work) and I know what to look for. It is also likely he is "in the wrong" and the bank can hold firm and be dicks if they want, but generally, they do not want a complaint filed to the Feds, and USUALLY try to work with people

That is what I'm thinking as well. They're a banker so I'm taking their word for it but tbh I'm **expecting the worst.**

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[https://www.reddit.com/r/CreditCards/comments/mff2u9/i\\_have\\_8\\_credit\\_inquiries\\_and\\_i\\_feel\\_like\\_an\\_idiot/](https://www.reddit.com/r/CreditCards/comments/mff2u9/i_have_8_credit_inquiries_and_i_feel_like_an_idiot/)

I have 8 credit inquiries and **I feel like an idiot!**

I'm new to the credit game and I went into it completely blind. I had no idea I had 8 inquiries! I figured I might have 3 or 4, but not 8! I just checked on Experian is why I'm finding out. **How screwed am I?** What should I do?

Hard Inquiries also fall off report after two years but are taken into consideration only for the 1st year.

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<https://www.thestudentroom.co.uk/showthread.php?t=2507917>

**Sometimes I just feel like crying.** I am a grown 25 year old guy and I want to cry. I have almost zero social life, very few friends because I have grown apart and distanced myself from people, so I pretty much live in solitude 24 hours a day, 7 days a week.

i just feel lost and muddled

**My life has just been a big mess for the last couple of years but I completely lack the motivation to change it**

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<http://forums.pipipoo.com/index.php?showtopic=89872>

**He changed his surname from Jones to Pierce-Jones** in August 2012 to try to solve the problem, but the other individual's debts remained recorded on his credit file.

"I was **horrified** that something like this could happen," he said, "especially as there was often no warning. **It is embarrassing and financially debilitating.**"

He said: "I didn't want to change my name, but **I thought I needed to do something proactive.**

"It has completely **crushed** my credit score," he said. "I am due to renew my mortgage this summer and I want to make sure this is completely cleared up."

"My wife works from home, and to receive a letter from a debt collector threatening to visit the house was terrifying," he said.

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[https://www.reddit.com/r/personalfinance/comments/8n4vf6/ive\\_completely\\_ruined\\_my\\_credit\\_at\\_22\\_and\\_my/](https://www.reddit.com/r/personalfinance/comments/8n4vf6/ive_completely_ruined_my_credit_at_22_and_my/)

I've completely ruined my credit at 22 and my mental health led to EXTREME neglect of bills and I don't even know how to start digging myself out. PLEASE HELP ME.

Debt really can feel **overwhelming**. Well done for reaching out. Asking for help can be tough.

Prioritise your spending and know where your pay check is going the second it arrives. Living costs first, then the debts. Probably the highest interest first?

If you can find extra work, do it.

Keep positive and take heart in the fact that it's not as bad as it feels.

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[https://www.reddit.com/r/personalfinance/comments/vj5noh/is\\_my\\_credit\\_score\\_ruined\\_forever/](https://www.reddit.com/r/personalfinance/comments/vj5noh/is_my_credit_score_ruined_forever/)

22 years old and I've **hit rock bottom** with my finances. I am literally dirt poor. Been jobless for MONTHS. Racked up 5k in credit card debt. Missing months of student loan payments. I owe around 20k in student loans. Credit Karma says that my score is a 530. I'm sure it's gonna drop to the 400s pretty soon the way things are going. It just all feels so **hopeless**. I am also in the verge of eviction so I could potentially end up moving back in with my mom. I'm sure the eviction would permanently tank my score maybe to like a 300. **Then I'll NEVER be able to bounce back. It feels like I'm just gonna be living with my mom forever now.**

The other thing to remember is that **your credit score is not a judgement about you as a person**. At its core, it's just a simplified rating around how likely you are to pay back borrowed money. You should only consider that relevant if you have a need for lenders to have a good opinion of you. **Though with things like landlords / potential employers also sometimes checking your credit score, a bad score can unfortunately have a bigger impact than just around borrowing money.**

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[https://www.reddit.com/r/CRedit/comments/13l633s/ive\\_absolutely\\_ruined\\_my\\_credit\\_over\\_the\\_last\\_two/](https://www.reddit.com/r/CRedit/comments/13l633s/ive_absolutely_ruined_my_credit_over_the_last_two/)

I've absolutely **ruined** my credit over the last two years. **Is there even anything I can do to recover it at this point?**

I know I should've been smarter than this. I never did anything like this before. In early 2021 I had a score of over 750 and had missed one payment in my 7 or so year credit history to that point. **I'm very ashamed at how reckless and irresponsible I was and feel like I've ruined my life.** Now I'm trying to come back from it, **but I really don't see a light at the end of the tunnel.**

Is there even any chance I can come back from this or did I mess things up for good?

I have nothing in savings nor an ability to save right now.

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[https://www.reddit.com/r/personalfinance/comments/q5k82j/i\\_worked\\_so\\_hard\\_for\\_my\\_credit\\_score\\_and\\_now\\_its/](https://www.reddit.com/r/personalfinance/comments/q5k82j/i_worked_so_hard_for_my_credit_score_and_now_its/)

I worked so hard for my credit score and now it's ruined

I've started a business which is growing faster than I can keep up, I'm planning to open a brick and mortar, purchase a truck for conducting business, and possibly my first home by next year. But what's stopping me? a 644 credit score

Consistency is more valuable than change.

It's like it thinks every little rain drop is the next big flood. And every dollar you borrow and start to pay back means fewer dollars available for the next loan so now you're a bigger risk by the numbers even if every step up to now hasn't been that.

I don't try to keep my score high out of pride but just because I know the higher it is the easier it can be to get through life. It's a toxic system that I admit I let control me a bit

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[https://www.reddit.com/r/personalfinance/comments/122aufr/ruined\\_my\\_credit\\_550\\_22\\_years\\_old/](https://www.reddit.com/r/personalfinance/comments/122aufr/ruined_my_credit_550_22_years_old/)

Hello I'm 22 and I ruined my credit. When I was 18-20.

Now I make \$100k a year and paid all my debt but I want to buy a house this year. My credit score is 550.

Can I get an FHA loan ? Should I dispute all my late payments ? I have 8 late payments past 90 days.

Fraud also happened on my bank accounts where I had a lot of account closures and couldn't pay the debts. I have many papers that include, disputes, affidavits and proof of identity theft but I'm concerned I can't get them off. I really do not want to wait 7 years

it will take some time to get back on track.

That's going to be an uphill battle,

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[https://www.reddit.com/r/CreditCards/comments/101fhjr/if\\_i\\_do\\_not\\_care\\_about\\_my\\_credit\\_score\\_ever/](https://www.reddit.com/r/CreditCards/comments/101fhjr/if_i_do_not_care_about_my_credit_score_ever/)

Sounds like you plan on following up some terrible decisions with even worse decisions.

After 6 months of avoiding calls, emails, letters. I knew if I want control of my finance in the future I had to deal with it.

I ignored my credit score and financial obligations once in my early 20's. It's not a good feeling to have to rely on family members to qualify for things like a car or cell phone, especially as an adult. Best decision I've probably made was to pay off my medical collection and to put full focus on my credit for 2 years, wish I had done it sooner

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[https://www.reddit.com/r/povertyfinance/comments/10g4wg4/am\\_i\\_the\\_only\\_one\\_here\\_with\\_terrible\\_credit/](https://www.reddit.com/r/povertyfinance/comments/10g4wg4/am_i_the_only_one_here_with_terrible_credit/)

My score is literally pitiful( the low 500s) so I won't be purchasing a car or a home anytime soon. It's mostly because of my credit card debt(4k) and my defaulted student loan payments. I work minimum wage so I'm not even making enough to pay even HALF of my debt. I just feel so alienated here and starting to think that this isn't even really a poverty finance sub but the rich finance sub or personal finance.

And then the other people who are actually fully in your boat, low credit and low wages, we exist, and we're generally wondering the same thing you asked here quietly and too afraid to ask.

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[https://www.reddit.com/r/CRedit/comments/vj5x7p/covid\\_ruined\\_my\\_credit\\_score\\_how\\_to\\_fix\\_it\\_in\\_5/](https://www.reddit.com/r/CRedit/comments/vj5x7p/covid_ruined_my_credit_score_how_to_fix_it_in_5/)

But between trying to repair credit, and saving to move out, I'm drowning.

My biggest problem is that I don't know who has my debt. Several places claim they have a single debt and I got suckered into paying one of them off (not that it shows) and the other two companies that claim they have the debt continue to harass me, I tried calling the bank and asking exactly who so I pay and I can never get an answer. Makes it hard to pay off debt even though I have plenty of money to do it.

I've also paid off a debt only to have someone else claim to own it. Very frustrating.

Anxiety about my credit.

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<https://www.youtube.com/watch?v=N6QdxWyP8HI>

I absolutely LOVE this video and the breakdown that you've provided that not many of us has had the privilege of learning early on . I'm currently with a low score because of misuse of credit cards . And as hard as I try , I cannot seem to understand credit repair enough to get past this hurdle ! You're super awesome tho !!

Fixing bad credit after divorce and a financially abusive marriage is very challenging season, especially when the house has to be refinanced 😞 I hired someone to help me because I'm too busy with a full time job and 4 teens to manage this on my own. It takes a while, so far almost 2 years.

With what you said I believe I can have the shackles of bad credit broken off to finally stop renting Hell. After I'm free I'll buy your platinum program.

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GPT. I would like you to act as a professional market research expert. I'm going to provide you with some indirect voice of customer (IVOC) data marked by (1) regarding credit score/repair. These are the exact words and phrases that people are using to describe their current frustrations and desires with their credit score/repair. The idea is to then use these words and phrases in content so that people emotionally connect with it and are far more likely to make a direct response and get signed up for my client's service. I'd like you to please use this data to fill out the avatar sheet marked by (2). For reference, the avatar is problem-aware, but not solution-aware. They aren't currently doing anything to solve their problems. Use the data as much as you can and specifically add the exact words and phrases as they are to each individual section. I'd also like you to use your own power to create a visual, descriptive and in-depth avatar so that I can write for them more effectively. I'm going to provide you with the IVOC data first underneath this prompt marked by (1). After you have it, please ask me for the avatar sheet (2). Do you have any questions for you to complete this task more effectively?

# Avatar

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TL;DR

Alex, a 27-year-old (problem-aware) facing financial struggles due to past mistakes. He values financial independence, dreams of a better life, and battles with a low credit score. His biggest fear is remaining trapped in his financial rut. In his dream life, he envisions financial stability and a chance to travel, learn, and socialize without judgment. The key roadblock: improving his credit score.

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## Name, age, and face

Alex is a 27-year-old guy whose face tells the story of his life – a journey marked by the highs and lows, with wrinkles that reflect moments of worry and hope alike.

## Background and mini-life history

Alex hails from a close-knit, loving family. He's always been a high achiever, excelling in school and dreaming big.

However, college introduced him to knowledge and debt, setting the stage for financial troubles.

His first job was supposed to be his ticket to success, but his lack of financial know-how combined with his college debt and car financing led him down a path of credit card debt and missed payments.

## Day-in-the-life

Every morning, Alex's alarm rings early, signalling the start of another workday. Despite his dedication to his job, financial worries are always lurking in the background. During lunch breaks, he sneaks in some internet searches for credit repair tips, hoping for a breakthrough.

His evenings are a juggling act of managing bills, desperately trying to make ends meet, and praying for a stroke of luck.

## Values

Alex values financial independence, stability, and the chance to create a better life for himself. He firmly believes in second chances and personal growth.

## Outside forces that affect them

External factors weigh heavily on Alex. He feels the judgmental glances from his peers, who wonder about his financial choices. The pressure to keep his job and the fear of eviction constantly nag him. He's also wary of scams promising quick fixes for his credit score.

## Current State

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What is painful or frustrating in the current life of my avatar?

Currently, Alex feels trapped in a never-ending financial nightmare. His credit score is a constant reminder of past mistakes, blocking access to loans and decent housing. The relentless collection calls and the daily bill struggle are emotionally draining.

What annoys them?

He's irritated by his past financial missteps and the lack of straightforward resources for credit repair. The fear of being judged by others also bothers him immensely.

What do they fear?

Alex's biggest fear is remaining perpetually trapped in this financial rut, always relying on others for support. He dreads never achieving the financial freedom he once envisioned.

What do they lie awake at night worrying about?

Often, Alex lies awake at night, wrestling with thoughts of his mounting debts, the looming eviction threat, and the uncertainty of his future.

The thought of his dreams remaining out of reach keeps him up at night.

How do other people perceive them?

Others perceive Alex as someone who let financial mismanagement derail his potential. He often feels judged as irresponsible, which deepens his sense of isolation.

# Dream State

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If they could wave a magic wand at their life and fix everything, what would their life look like?

In his dream state, Alex envisions a life where his credit score sparkles, granting him access to affordable loans and the ability to buy his own home. He imagines himself as financially savvy, confident, and free from the weight of debt.

What enjoyable new experiences would they have?

In this dream life, Alex would relish the freedom to travel, pursue further education, and have a robust savings account. He pictures social gatherings where his financial past doesn't overshadow his interactions.

How would others perceive them in a positive light?

Others would see Alex as a triumphant success story in his dream life, someone who overcame adversity with unwavering determination. He'd be admired for his financial smarts and his journey from debt to financial independence.

How would they feel about themselves if they made that change?

If Alex achieved his dream state, he would feel an overwhelming sense of pride, accomplishment, and liberation from the burden of his past mistakes. His self-esteem would soar, and he'd regain the lost confidence he once had.

# Roadblocks

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What is keeping them from living their dream state today?

The biggest roadblock for Alex is his credit score, which limits his access to financial opportunities. His lack of knowledge about credit repair and fear of scams have also held him back.

What mistakes are they making that are keeping them from getting what they want in life?

Alex's most significant mistake was not seeking financial guidance earlier, allowing his debt to spiral out of control. His avoidance of the issue has perpetuated his problems.

What part of the obstacle does the avatar not understand or know about?

Alex may not fully grasp the intricacies of credit repair, including the importance of disputing errors, prioritizing payments, and the gradual process of rebuilding credit.

What is the one key roadblock that once fixed will allow them to move forward toward their dream outcome?

The critical roadblock for Alex is improving his credit score. With the knowledge and resources to repair his credit, he can start his journey toward rebuilding his financial life and inch closer to his dream state of financial freedom and stability.