

# Clean Credit Report Outline

## H1: [Keyword] + *Something Creative*

The H1 must always contain the main keyword and address the problem the reader is having.

### Examples:

- Remove debt collections off your credit report and boost your score with DoNotPay.
- [keyword] hurting your credit score? Removing [keyword] from your credit report could help boost your credit score by 30+ points.

### H1 structure:

- Write a short intro (2–3 paragraphs) where you introduce the reader to the topic, aggravate the problem, and hint at the solution (DoNotPay > faster, more convenient, automated, less frustrating way for the reader to solve their issue).
  - Highlight the problems that stem from attempting to solve the issue yourself.
- Include as many of the mandatory links as close to the top of the article as possible
- **Include the main keyword in the first ~50 words of the intro and make sure to bold that sentence**

**!** The following H2s and H3s are examples/suggestions and serve to give you a general idea of the direction in which you can take your article. You DO NOT have to use all of them and are ENCOURAGED to adjust the headings according to the topic and the results your research yields.

## H2: What is [company/keyword]?

- Example: What is TekCollect Collections?, How do repossessions your credit score?
- Talk about the company, provide contact information, phone number, etc.

## H2: What Should I Look For On My [Keyword] Credit Dispute

- Talk about what your credit report should contain (personal information, account information, inquiries, public records, etc)

## H2: What Is A Debt Validation Letter? (If applicable)

- Only use this H2 if your keyword is related to debt validation.
- Ex (Don't copy and paste or plagiarize this): Collectors are required by [Fair Debt Collection Practices Act](#) to send you a written debt validation notice with information about the debt they're trying to collect. It must be sent within five days of the first contact.

## H2: How To Write a Debt Verification Letter (If applicable)

- If your keyword contains [sample letter/debt validation], this means that the reader wants an example of a debt verification letter, **so you must provide a sample.**
- Include statutes like so: Pursuant to 15 USC 1692g Sec. 809 (b) of the FDCPA, I am requesting validation of the debt.
- You can reference this letter for guidance (do not plagiarize):  
<http://usacreditlawyer.com/debt-collection/rights/Sample-Debt-Validation-Letter.pdf>

## H2: How To Dispute A [Company/Keyword] Credit Report (If applicable)

- If your keyword is about disputing something on your credit report use this H2.
- Talk about how to dispute anything (create a bulleted list of different things to dispute like late payments, collections, etc).
- Make use of H3's on how to dispute by mail, online, etc.

## H2: Strategies On Successfully Disputing Your Credit Report

- Discuss various strategies on getting things off your credit report (do your own research).
- You can also reference this thread and talk about things like the Saturation Technique (<https://ficoforums.myfico.com/t5/Rebuilding-Your-Credit/The-Saturation-Technique-Best-GW-adjustment-odds/m-p/4727098#M504189>).
- Be creative with this content, and make sure to mention that DoNotPay has a unique approach that combines all the methods aforementioned to strengthen your chances of cleaning your credit report.

## H2: Sue For An Unresolved Credit Report Dispute

- Talk about possible compensation if the credit bureau/company in your keyword is unwilling to budge.

- Mention that DoNotPay has a feature where you can sue anyone in small claims court. See these articles for more information: <https://donotpay.com/learn/small-claims-court/>
- Highlight what types of things a person may be eligible to receive compensation for. Use H3s for these.
  - Talk about cases from the past where consumers have won.
  - Talk about how under the Fair Consumer Reporting Act you have the right to sue.

## H2: How to [Keyword] by yourself/on your own

### Examples:

- How to clean up your credit report by yourself/on your own
- Show them the step-by-step process of disputing/reporting a credit error on the company's website. Feel free to make use of H3's to show them how to do the process by mail, phone, online.

💡 Think of something creative, adjust the H2 to your topic, and use a keyword variation if possible. The main idea here is to convey how the reader would find/do/solve their problem *on their own*. We use this to set up DoNotPay later in the article as a more efficient solution.

**This section is arguably the most important piece of the article.**

It should be incredibly straightforward, and your writing should reflect that. Show them the step-by-step procedure to solving the problem themselves. Feel free to make use of additional H3's if there are different ways to solve the problem the reader has.

Do your research and focus on the official, standard procedure(s) for solving a [keyword] problem/issue. If possible, subtly highlight how complex, tedious, and painful it can be.

## H2: Next steps for [Keyword] if you can't do it yourself

### Example:

- Next steps for cleaning up your credit report if you can't do it yourself

In this section, you will explain any next steps that the reader can take if the DIY method mentioned in the previous section does not work. Be specific and detailed.

You should also stress how frustrating and lengthy this process can be but reassure the reader that there is an alternative solution.

## H2: Solve the [Keyword] with the help of DoNotPay

### Example:

- How to clean up your credit report with the help of DoNotPay

✓ This is where you introduce DoNotPay as the **perfect solution** to the reader's problem. Highlight the frustrations with the DIY Method, as well as the fact that DoNotPay makes the entire process super easy.

This is where you need to **aggravate the problem**. Talk about the main issues of trying to reset your password and the common problems most people face.

### How to clean up your credit report using DoNotPay:

If you want to clean up your credit report but don't know where to start, DoNotPay has you covered in 3 easy steps:

1. *Search Clean Credit Report on DoNotPay.*

<p></p>
2. *Prepare a recent copy of your credit report that you can use as reference.*

<p></p>
3. *Let us guide you through the 4 potential options:*
  1. If you've already paid off your debt, we'll help you file a Goodwill Removal Request to get it removed.

<p></p>
  2. If you notice any errors in your report (we have a list of common errors you can use!), we'll help you file a credit dispute to the creditor or major credit bureaus.

<p></p>
  3. If there are no errors, we'll check if you're still eligible to file a debt validation request. If they can't validate your debt, they're required to remove it from your report and they can't collect it!

<p></p>
  4. Lastly, if none of the above options work, we'll help you file a pay-to-delete negotiation letter. You can customize the amount you are willing to pay in exchange for getting the item removed.

<p></p>

You can also check out our other credit products, including Credit Limit Increase, Get My Credit Report, Keep Unused Cards Active, and more! \*\*

## H2: Why Use DoNotPay to solve the [Keyword]

This is the angle you want to take with ALL your articles, given that the appeal of DoNotPay's product comes from the fact that it's:

- ✓ **Fast**—You don't have to spend hours trying to solve the issue
  - ✓ **Easy**—You don't have to struggle to fill out tedious forms or keep track of all the steps involved in solving your problem
  - ✓ **Successful**—You can rest assured knowing we'll make the best case for you
- ! **Tailor these value propositions to the topic you are writing about.**

## H2: DoNotPay works across all companies/entities/groups with the click of a button

In this section, you want to emphasize that it's not just this company, group, or individual DoNotPay can help you with. In fact, DoNotPay can help you resolve the issue with many different entities

e.g.,

- DoNotPay can help you find unclaimed money across all 50 states.
- Or it can help you get your birth certificate in Kentucky the same way it could for California.

💡 If necessary, here's a good place to insert any mandatory links you have remaining. Explain to the reader that DoNotPay is a hub for solving your problem if you don't get what you deserve.

Here's an example from a different product:

## H2: What else can DoNotPay do?

Solving this problem is just one of many things DoNotPay can help your readers with. This H2 is an excellent opportunity to introduce the readers to other content series.

Some content series that you could link to include:

- <https://donotpay.com/learn/how-to-cancel/>
- <https://donotpay.com/learn/financial-aid-appeal-letters/>
- <https://donotpay.com/learn/help-with-bills/>

The idea is to keep people interested even after they've solved the problem they had when they first found us, to ensure they stay subscribed to DoNotPay for as long as possible. The best way to do this is to introduce other features/products DoNotPay offers.

This doesn't need to be anything too fancy. You can simply list out what DoNotPay can do for them (bulleted list) and link each item in the list to the related category on the DoNotPay website.

**Keep this section short—maximum 100 words.** Feel free to mix and match the items in the list depending on the topic you're writing about, and make sure to rephrase the list items and switch up the list order between articles to avoid self-plagiarism.

## **Additional H3s you can use if you need to reach the word count**

While researching your topic, pay attention to the People Also Ask section in Google. You can also use [Answer The Public](#) for inspiration for additional questions to address. If you believe the reader will benefit from the answer to those questions, you can include them as H3s throughout the article (where appropriate) or create an FAQ H3 that provides answers to several of these questions.

- Should I Negotiate A Collections Settlement?
- How To Complete Payment To [Company] Online?

If you opt for the FAQ section, write an H2 and an intro sentence or two first, then write down each question as a separate H3. Provide concise, clear, to-the-point answers to these questions in two to three sentences.

💡 You can use this section to other mandatory internal links that you're missing, as well as add internal links to other articles in the content series.