



## How to Fix Your Credit (Esperanza)

*Luis Cortes, Karin Price Mueller*

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You're not alone. About 51 million American households carry credit card debt at an average balance of nearly \$12,000. Credit trouble is a problem you can't ignore. No matter how much money you earn or where you live, if you've made mistakes with credit in the past, those mistakes will haunt you -- unless you empower yourself to fix them. And you can.

Managing your credit can be a complicated issue, but the Reverend Luis Cortés Jr. provides an easy-to-follow guide to help you handle the process. Any amount of debt, no matter how scary the number, can be paid off with a little planning and a lot of determination. The sooner you begin, the easier your task will be. Let Reverend Cortés help you today before your situation becomes worse tomorrow.

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