

The Credit Care System

The Complete 15-Step Credit Repair Blueprint

Alana Pawloski's proven methodology — built over a decade of one-on-one consultations with Colorado clients who went from damaged credit to mortgage approvals, business loans, and financial freedom.

15

Proven Steps

90

Day Transformation

120+

Avg Points Gained

\$27

One-Time Investment

EVERYTHING INCLUDED IN THIS SYSTEM

- Alana's complete 15-step credit repair methodology, in order
- Dispute letter templates — proven language that gets items removed
- Debt validation and goodwill letter scripts
- Negotiation playbook for collectors and original creditors
- Score optimization timing strategies
- Rapid rescore tactics for urgent financing needs
- Long-term credit maintenance and protection protocols

WHO THIS IS FOR

Anyone with a score below 720 who is serious about repairing their credit. Whether you have collections, charge-offs, late payments, or high utilization — the Credit Care System addresses all of it with a clear, ordered process.

PHASE 1: FOUNDATION (Steps 1 through 5)

Every lasting credit transformation starts with the same foundation: accurate information, organized records, and a clear picture of where you stand. These five steps are non-negotiable.

STEP 01

Complete Credit Report Audit

All 3 bureaus | 2 to 3 hours | Do once at the start

Pull all three reports and conduct a line-by-line audit using the included checklist. Every account, every inquiry, every address entry is verified. You are building a legal case file — not just reviewing a summary.

- 1 Pull reports from Equifax, Experian, and TransUnion at AnnualCreditReport.com
- 2 Create the Master Dispute Tracker spreadsheet using the included template
- 3 Flag every discrepancy, error, and disputable item across all three reports
- 4 Verify all personal information is accurate on each bureau separately
- 5 Note the age and status of every negative item — some may be expiring soon

STEP 02

Identify and Prioritize Disputable Items

1 to 2 hours

Not every negative item is worth disputing — and disputing everything at once can backfire. This step teaches you to categorize items by dispute strength, age, and impact, then sequence them for maximum results.

- Hard errors: wrong balances, wrong dates, unrecognized accounts — dispute immediately
- Procedural violations: late payments reported incorrectly, improper collection practices
- Aged items: negatives approaching the 7-year reporting limit — weigh the cost versus benefit
- High-impact items: collections and charge-offs dragging your score the most

WHY SEQUENCING MATTERS

Alana's system sequences disputes strategically — starting with the cleanest, most provable errors before moving to complex disputes. This builds a track record of removals and prevents bureaus from flagging your file as a frivolous disputer.



Documentation and organization are your most powerful tools in the dispute process

STEP 03**Send Validation Demands to Collectors**

30 minutes per collector

Before paying any collection account, demand debt validation. Under the FDCPA, collectors must prove the debt is yours, the amount is correct, and they have the legal right to collect it. Many cannot.

- 1 Send certified debt validation letters to every active collection account
- 2 Keep a 30-day response deadline calendar for each collector
- 3 Document every contact attempt: date, method, and content of the exchange
- 4 If a collector cannot validate the debt, dispute the account with all three bureaus immediately
- 5 Never make a payment on any collection before receiving full validation

VALIDATION LETTER TEMPLATE INCLUDED

The Credit Care System includes Alana's complete debt validation letter — tested and refined over hundreds of client cases. Collectors who receive it often choose not to respond rather than dig up years-old documentation.

STEP 04**File Bureau Disputes with Precision**

1 hour per bureau

Dispute letters that get results are specific, factual, and documentation-backed. Generic letters are easily dismissed. The included templates use exact legal language that compels bureau investigators to take action.

- 1 Use the bureau-specific dispute letter templates included in this system
- 2 Attach supporting documentation: statements, payment confirmations, photo ID
- 3 Send all disputes via USPS Certified Mail with Return Receipt

4 Log the certified mail tracking number for every dispute in your tracker

5 Set a 30-day follow-up reminder for each bureau

STEP 05**Set Up Your Monitoring Command Center**

20 minutes

Real-time visibility across all three bureaus is non-negotiable. This step sets up a layered monitoring system that alerts you the moment anything changes — so you can respond immediately.

- Experian CreditWorks: monitors all 3 bureaus with daily Experian updates
- Credit Karma: free Equifax and TransUnion weekly monitoring
- Your bank or credit card's built-in score tool for daily awareness
- IRS Identity Protection PIN to prevent fraudulent tax filings in your name
- Credit freezes on all three bureaus plus ChexSystems if you have banking issues

PHASE 2: DISPUTES AND NEGOTIATION (Steps 6 through 10)

With your foundation in place, Phase 2 is systematic dispute resolution and strategic debt negotiation. This is where most clients see their biggest score improvements.

STEP 06

Follow Up and Escalate Disputes

Ongoing — 30 days after filing

Bureaus often return vague letters that sidestep the actual dispute. This step gives you the full escalation playbook: what to do when a bureau fails to investigate properly, how to file a CFPB complaint, and when to involve an attorney.

- 1 Review every bureau response letter within 5 days of receipt
- 2 If the item was removed or corrected, update your Master Dispute Tracker
- 3 If the response is inadequate, send a Method of Verification request
- 4 File a CFPB complaint for bureaus that repeatedly fail to investigate properly
- 5 Request a statement of dispute added to your permanent file for unresolved items

THE CFPB COMPLAINT ADVANTAGE

Filing a CFPB complaint often produces better results than repeated direct disputes. When a bureau receives a regulator complaint, it is escalated beyond the standard queue — and the bureau must respond to the federal agency.



Every step you take is an investment in the future you are building toward

STEPS 7 THROUGH 15 — FULL CONTENT UNLOCKED WITH PURCHASE

The following steps are included in your complete Credit Care System guide. Each builds on the last, moving you from dispute resolution through score optimization, negotiation, and long-term protection.

STEP 07

Goodwill Letter Campaign

Remove paid late payments, settled accounts, and closed collections through direct creditor appeals

STEP 08

Pay-for-Delete Negotiation

Alana's proven scripts for settling collections with removal as the condition of payment

STEP 09

Authorized User Strategy

Leverage trusted family or friends to add years of positive history to your file immediately

STEP 10

Credit Limit Optimization

Request strategic increases across all revolving accounts to drop your utilization ratio fast

STEP 11

Rapid Rescore Tactics

For urgent financing needs — actions that can move your score meaningfully within 72 hours

STEP 12

Score Timing Mastery

Know exactly when your score reports to each bureau and time every credit application accordingly

STEP 13

Building New Positive History

Secured cards, credit-builder loans, and the strategic add-ons that accelerate recovery from any starting point

STEP 14

Protecting Your Score Long-Term

Habits, alerts, and annual routines to keep your score in the 700s once you have arrived

STEP 15

Advanced Strategy and Next Goals

Mortgages, business credit, high-limit cards — what to pursue once your score has fully recovered

Unlock the Full 15-Step System

Get all 15 steps, dispute letter templates, negotiation scripts, goodwill letters, and a personalized 90-day roadmap — for a one-time investment of \$27.

ColoradoCreditCare.com/guides

