

7. Ride It Out

Sometimes you just have to ride it out, because major delinquencies will remain on your credit report, and potential lenders will want to see a minimum of two years of good payment habits after the delinquency. In the meantime, don't stop using your credit cards. Keep using credit and be sure to pay all your bills on time. Stay well below your credit limit and try to pay more than the minimum payment whenever you can.

Bill your clients and customers promptly to keep your cash flow moving.