

GET PAID TO FIX YOUR CREDIT

We use the Fair Credit Reporting Act as a weapon — legally. Every inaccuracy is a violation. Every violation is a lawsuit. Every lawsuit is a settlement. **You get paid. Your credit gets fixed.**

THE PROCESS — HOW IT WORKS

5-STEP FCRA STRATEGY

01 Find the Inaccuracies

We pull your full credit reports and identify every error, outdated entry, or unverifiable item reported by CRAs and data furnishers. These are not just mistakes — they are federal violations waiting to be enforced.

02 Strategic Score Positioning

For clients with scores above 600, we advise strategic score reduction using lawful methods before filing. A score at or below 600 creates the strongest grounds for FCRA claims and maximizes settlement leverage.

TARGET: 600 OR BELOW

03 Dispute — With Teeth

We send strategic FCRA disputes backed by codified law and court precedents, citing violations and demanding compliance. Every dispute is designed to either produce results or produce liability.

04 Violations Trigger Lawsuits

When CRAs or furnishers fail to comply, they face serious liability under 15 U.S.C. § 1681n — statutory, actual, and punitive damages. Creditors would rather settle than litigate. That settlement check is yours.

05 Settlement. Score Rises. Repeat.

Inaccurate items are removed, your score climbs, new opportunities open. Any future misreporting restarts the process. This is not a one-time fix — it is a permanent legal strategy that pays you every time they slip up.

SCORE STRATEGY: KNOW BEFORE YOU FILE

The optimal position to file FCRA claims is a credit score **at or below 600**. If your score is higher, we work with you to **strategically reduce it using lawful methods** — restructuring your profile to maximize claim value before we send a single dispute letter.

This is not credit repair — it is **legal positioning**. The lower your score going in, the larger the documented harm, the stronger the case, and the bigger the settlement.

600

TARGET
SCORE
OR
BELOW

SETTLEMENT SPLIT STRUCTURE

YOUR INVESTMENT. YOUR SPLIT.

Your investment level determines your percentage of every recovered settlement. The more you invest, the more you keep.

\$1K

50%

\$2K

60%

\$5K

70%+

\$8K

90%

YOUR SPLIT

Entry level.
Half of
every
settlement
stays with
you.

YOUR SPLIT

★ BEST
VALUE

Best value.
You keep
the majority
of every
recovery.

YOUR SPLIT

We retain
30% or less.
More
recovered
funds stay
with you.

YOUR SPLIT

We retain
just 10%.
Nearly
everything
recovered is
yours.

RINSE & REPEAT

EVERY VIOLATION IS MONEY.

RINSE & REPEAT

The FCRA does not expire. Every future misreporting triggers a fresh violation, a fresh lawsuit, and a fresh settlement. We build a recurring legal income stream from your credit profile.

EACH VIOLATION = NEW CLAIM

Creditors who violate once often violate again. Our clients cycle through the process any time inaccuracies resurface. Identify. File. Win. Get paid. Repeat.

BONUS STRATEGY

PG LOANS → BUSINESS CREDIT

We teach how to leverage personal credit (PG loans) to build and fund business credit — a strategy most people never learn.

Here's the key: business credit activity **cannot lawfully be reported to your personal credit profile**. Attempting to do so is a direct FCRA violation — another lawsuit, another settlement.

We show you how to use personal credit as a launchpad, build a completely separate business credit profile, and stack funding across both — without blending the two.

**BUSINESS REPORTING TO PERSONAL
CREDIT = FCRA VIOLATION =
ANOTHER LAWSUIT**

READY TO GET PAID?

Serious inquiries only. Intake begins with proof of readiness.

learningisoccurring.org

All services are private and lawful. Results vary based on individual profile, cooperation, and fraud severity. This document does not constitute legal advice.