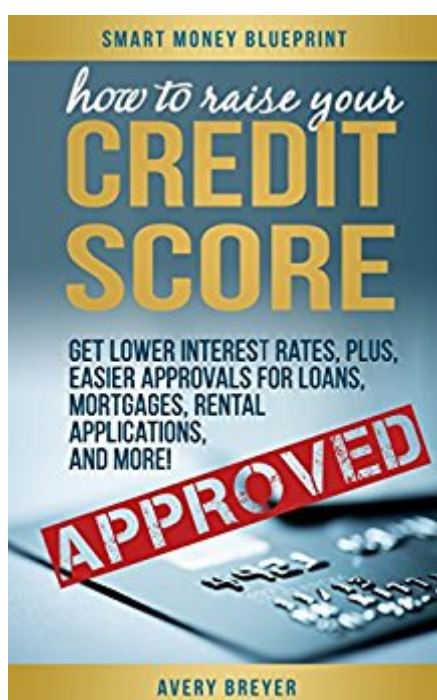


The book was found

How To Raise Your Credit Score: Move To Financial First Class And Have Lenders Beg For Your Business! (Smart Money Blueprint Book 2)



Synopsis

Have you ever dreamed of being able to get your applications for credit, a mortgage, or that amazing rental apartment you fell in love with, approved with ease? Do you want to stop worrying the next time a potential employer says they're going to check your credit as part of the job application process? Do you want to have access to the lowest interest rates, reserved only for those with a good FICO credit score? Do you want to be in financial first class? Then you're in the right place, my friend. Because a high score is one of the key ingredients to living that dream, and this book will teach you everything you need to know to improve your credit score • even if, worst case, it's in the

OMG-I-wish-there-was-a-convenient-hole-in-the-ground-for-me-to-hide-in range. And, learning even one new trick in this book that raises your score enough to save on interest rates the next time you get a loan or mortgage, can lead to savings that easily cover the cost of this book many times over. What You Will Learn in This Book I've packed into this book all of the most important information that you need in order to raise your credit score. Some of what you'll learn includes: The 9 Biggest Benefits of a Good Credit Score The Secrets to Calculating Your Credit Score 13 Credit Score Myths Explained The Right Way to Check Your Credit Report How to Build Your Credit Score if You're Starting With None 12 Things that Might be Lowering Your Credit Score The Best Ways to Maximize Your Credit Score How to Find a Reputable Credit Counselor (That Won't Hurt Your Credit Score) I've experienced first hand the benefits of a good credit score, and I've seen with my own eyes the trials and tribulations that people go through when they don't have one. Let me help you improve your financial life by teaching you how to raise your credit score the right way. And believe me, there are plenty of ways to do it wrong, the worst of which can land you in trouble with the law. (I discuss how people fall prey to this later in the book, and how to avoid it.) Change Your Credit Score, Change Your Life All you have to do is a little bit of digging to see all the ways that a low credit score can hurt you. To see the doors that will slam in your face because of it. So don't allow yourself to stay in that position for a moment longer than necessary. One of my favorite sayings is "Knowledge is Power". The more you know, the more power you have to affect the kind of change in your life that you want and deserve. I promise you that if you read this book you'll know a lot more about credit scores than most people ever will • and you'll be able to use that intel to keep your score as high as possible from now on. You're not alone if you wonder "how and what do I do to fix my credit?" You can learn how to rebuild your credit, you can have a good financial life after debt, if you're willing to put in the work. A high credit score means you'll worry less about

embarrassing declines when applying for credit, you can say goodbye to the days of begging someone to cosign on a loan for you, and hold your head up high when talking with creditors or applying for that job. There's no sense in waiting. Every day you wait is one more day you might be making major credit mistakes that are lowering your score right this minute. It's one more day that you are missing out on all of the benefits of having a higher credit score, not the least of which is the pride you'll feel when it's yours! A high credit score is available to pretty much anyone, as long as you're willing to put in the effort. Do you want the benefits of that high credit score? Do want a seat in financial first class, where lenders treat you with respect? Buy this book today and get yours!

Book Information

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Customer Reviews

There are many people who are financial experts, but few who can pass that knowledge along to others. This author's strength is her ability to teach, and like all good teachers, she has learned to tell her audience what she's going to tell them, then tell it to them, and finally tell them what she's told them. Repetitious? Yep. Effective? You betcha! She has a talent for breaking down the

complicated financial concepts that most of us find terrifying into simple, easily-digested, non-threatening bites. Credit scores and their effects on us are a fact of life. Financial advisers who urge you to stay completely away from credit mean well. They are trying to keep you from falling into the "credit trap" that threatens the happiness and security of so many Americans. But their message ignores the reality that not just lenders, but insurance companies and even employers use credit scores. I once paid a higher rate for automobile insurance although I have a perfect driving record and didn't owe anyone a dime. Because of my "cash-only" life-style, I had no credit score. It's still better than drowning in debt, but I felt ripped off. I know young people who got jobs because they had good credit and others who weren't hired because they had bad credit. Credit ratings are with us to stay and you can learn to make them work for you, not against you. I consider myself well informed, but I was amazed at how much I learned by reading this short book. The author explains all the terms. I didn't know that a credit card is a "revolving loan" and that a car payment or mortgage is an "installment loan" and that each affects your credit rating differently. Did you? She debunks some common myths about credit. Shopping around for a lower interest rate (for a mortgage, say) won't "ding" your credit score, but renting a car might, IF you pay with a debit card. She walks you through the steps that you need to take to get the low-down on your credit situation and how to improve it. Above all, her message is that there IS forgiveness and that a bad credit rating ISN'T a life sentence. Whether you're trying to stay out of a hole or already deeply in one, this book will give you hope and the skills you need to improve your financial life.

Credit scores – Argghhh! Love them or hate them, they're a fact of your financial life. Avery breaks them down in detail from explanation to action items you can take to improve yours. FICO, shmico and all things in between. So where to start? Understanding what it is how it's calculated and how you can go about improving yours, this book delivers an in-depth and instructional class on figuring yours out, finding out why it's "good" or "bad" and the steps you can take to start improving it. She includes helpful information about where to EXACTLY get your "free" credit report because, mistakes made on my part before reading this book, not all free credit report dot com site are actually FREE. Imagine. This information alone will save you the quagmire that is trying to cancel one of those recurring charge "free" credit report sites. Trust me on that. Some great advice as Avery continues her financial series of books.

Wow, what a great book! Even for people like me, who have no credit score! Who are just starting

out in their very first jobs. Avery Breyer has NOT forgotten about people like me and my friends. I read his first book, *How to Stop Living From Paycheck to Paycheck*, and it really helped me with budgeting. This new book of his is helping me obtain a "credit score" (and game the system!). There's a whole chapter for newbies on how to establish a credit score! Why do we need one? Avery Breyer tells us: Because it will help you land a job, your employer will see you have good credit and think well of you! It will help you rent an apartment, the landlord will see you have a better credit score than the other applicants! It will help you get credit cards! It will help you get "preferred customer" cards at stores like Bloomingdales (which give you points for future purchases! which will save you money!) And it will even help me buy a car someday! Every time I read a Avery Breyer book I learn so many great tips and techniques! Which is helping me become successful with money! Thanks, Mr. Breyer! I can't wait for your next "Smart Money" book!!!!

This book gave me sound advice about my credit. It's Obvious to me that this book wasn't written for someone who already have excellent credit. The author even mentions that in her introduction. However, unless you are a certified financial professional or credit counselor, there is something in this book for everyone, even someone with excellent credit. This book is full of tips, too. I particularly like that fact that she doesn't recommend closing old unused credit cards in good standing, because doing so can affect your credit score. Other books on this topic recommend that ridiculous advice, but Avery explains why that is foolish. She even goes deeper by explaining how your score can recover if you've already done that. This is the second book I've read from this author. So far she really seems to know what she's writing about.

When I read that my credit score was within the 750-850 range, I did not need to read the book. However, this book intrigued me about the way people's credit score is done. Having going through my early years of being a crazy credit card person, finding great deals and transferring them to another one, I now understand how that helped in some way (hahaha). I was curious for young people in how they need to build up their credit score and to my chagrin, it is to do exactly what I did, but just charge for smaller items and paying it off quickly. I also did not know closing credit cards was a bad thing!!! Usually, things about money go through one ear and out the other. This one caught my attention by the way it was written and all the facts and resources. I am so glad I read this book.

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How to Raise Your Credit Score: Move to financial first class and have lenders beg for your

business! (Smart Money Blueprint Book 2) Credit Repair Secrets: The 2017 Complete Credit Score Repair Book: How To Fix Your Credit, Improve Your Credit Score, And Bullet Proof Your Credit Report Using Current Credit Repair Tips Credit Repair: The Complete Step-to-step Guide To Raise Your Credit Score Quickly And Control of Your Financial Life (Credit Repair Secrets, Credit Repair Tips, Fix Bad Credit) Credit Repair: 10 Proven Steps to Fix, Repair, and Raise Your Credit Score (Fix Your Credit Score) Credit Scoring Secrets (Credit Repair): How To Raise Your Credit Score 100 Points In 100 Days Section 609 Credit Repair: Proven Strategies To Remove All Negative Line Items From Your Credit While Improving, Repairing, And Raising Your Credit Score Quickly And Easily Professional Guide To Credit Repair: Repair Your Credit Like The Pros And Boost Your Credit Score ADVANCED CREDIT REPAIR SECRETS REVEALED: The Definitive Guide to Repair and Build Your Credit Fast (credit score Book 1) Crowdfunding: How to Raise Money for Your Startup and Other Projects! (Crowdfunding, Funding, Raise, Business, Money, Startup, Guide, Capital) Fundraising: Crash Course! Fundraising Ideas & Strategies To Raise Money For Non-Profits & Businesses (Fundraising For Nonprofits, Fundraising For Business, ... Raise Money, Crowdfunding, Entrepreneur) The Section 609 Credit Repair Solution: How to Remove All Negative Items from Your Credit Report FAST (How to Repair Your Credit) Credit Repair: How To Repair Credit And Remove ALL Negative Items From Your Credit Report Forever RAPID RESULTS Credit Repair Credit Dispute Letter System: Credit Rating and Repair Book Credit Card Protection: Shopping Online, Credit Card Fraud Protection, Credit Card Insurance The Ultimate Guide to Nonprofit Fundraising with Crowdfunding: A start-to-finish handbook on how to raise money with crowdfunding (Crowdfunding, Nonprofit ... How to Raise Money, How to Crowdfund) Bankruptcy: for beginners (2nd EDITION + BONUS CHAPTER) - How to recover from Bankruptcy, rebuild your credit score and bounce back (Bankruptcy Guide for ... business owners - Credit repair Book 1) How to Have Outrageous Financial Abundance In No Time::Biblical Principles For Immediate And Overwhelming Financial Success: Wealth Creation,Personal Finance, Budgeting, Make Money,Financial Freedom The Credit Repair Playbook: How to Improve Your FICO Score, Negotiate Your Debt, and Repair Your Credit How To Find Private Money Lenders For Your Real Estate Investing Deals: A Step-by-Step Automated Online System That Builds A Huge List Of "Ready To Go" Wealthy Investors Logical Chess: Move By Move: Every Move Explained New Algebraic Edition

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