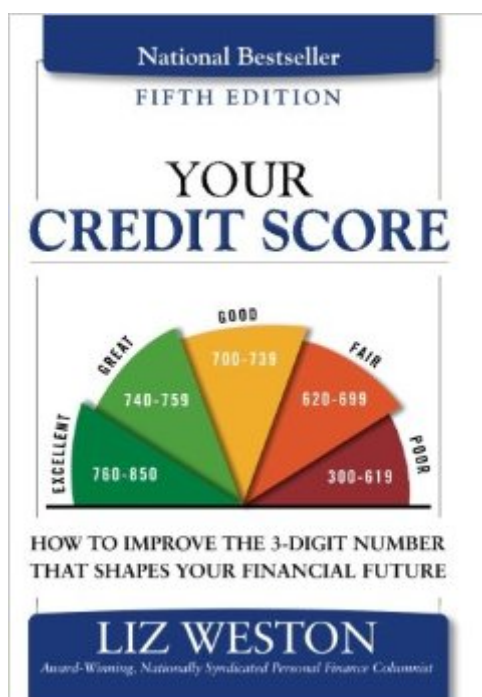


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# Your Credit Score: How To Improve The 3-Digit Number That Shapes Your Financial Future (5th Edition) (Liz Pulliam Weston)



## Synopsis

Improve your credit score, for real, with the #1 best-selling guide you can trust! Today, a good credit score is essential for getting credit, getting a job, even getting car insurance or a cellphone. Now, best selling journalist Liz Pulliam Weston has thoroughly updated her top-selling guide to credit scores, with crucial new information for protecting (or rebuilding) yours. Weston thoroughly covers brand-new laws and rules surrounding credit scoring including some surprising good news and some frightening new risks. Don't settle for an out-of-date guide to credit scoring, when *Your Credit Score, Fifth Edition* offers brand-new coverage of all this, and more:

## Book Information

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## Customer Reviews

This book is an excellent resource for those learning about credit scores and how to best repair them. It lists the various myths that are out there and clarifies information in plain old english. There are a multitude of ways to learn about your FICO score and how to repair it...but what I am finding is that most information on the internet is related to personal opinions rather than the right way to do things. This book explains, in detail, the FICO score and the methodologies used to get the number. It highlights many scenarios in which your score may have been positively or negatively impacted and how to deal with the same. It offers tips and advice and debunks the myths about credit and credit ratings. There are sections that discuss mortgages, insurance, and credit repair methodologies. Basically, not only will this book help you with credit scores, it is a small primer on how you should manage and control your finances. There are excellent tips that relate to debit card usage, insurance deductibles, and setting up an emergency fund --- to name a few. Excellent book,

well laid out, easy to understand for everyone....

The main use for this book is, obviously, for someone who wants to raise their credit score. The first part of the book explains how credit scores are calculated which is useful in understanding how one got into a particular mess to begin with. The second part provides guidance regarding rehabilitating one's score. I found the book to be quite helpful. Its actually not that easy to find a comprehensive source of information regarding this important topic and this book does an admirable job of explaining the ins and outs. Its well written and clear. Not the most entertaining topic, but nonetheless, presented nicely.

I had bought this a few years ago and was surprised to see it on vine...am really glad I got it...this book has been updated a great deal with new strategies that can help anyone...I like how it goes over in detail what works and what doesn't...ideas on how to protect your credit and what you should avoid...the first book was good, this one is better- it is updated into current terms...Thank you  
Liz

This is an excellent book that's not just for people with bad credit, but is great advice and learning material for anyone who thinks they know what credit really is. I was surprised at even though I thought I knew a lot about credit score is a maintaining good credit to learn a lot of different things that I had no idea existed within the credit realm. Everything from having different credit scores for different types of loan products to how fastor long it takes to rebuild your credit after a minor or major slip up actually depends on what your credit score was to begin with. In other words is a great book that everybody should read whether you're just starting out using credit or whether your well-established and thinking it will know what you're doing it won't hurt to read this book and brush up on the real and full info that's out there

I liked this book-or more a reference guide-because it is very simple to read and understand. I know a lot of people who don't seem to know how their credit score is generated or works and this simple to follow book will answer all of those questions and more. This is not a book that I would like to read from page one to the end but go through the chapters and figure out what you want to find out quickly.A must for anyone who does not understand how credit scores are comprised.

A valuable resource to help anyone understand and properly prepare to raise their scores. There

are so many tips and strategies that you can use to help keep your score high. I closed a small credit card that was very old on my account and one that I didn't use .. big mistake. I simply didn't understand how this old unused low limit card had any bearing on my credit .... this book will teach you why it does ...It is very good for a teenager or anyone looking for a secure and knowledgeable financial future to understand. You may not need to read all of it, and a new person to credit may only want to read the first half, but once they get their card, they will want to understand the rest ....

This is an excellent, must read book for anyone interested in how their credit score works. If you have poor credit, you learn how to repair it. And if your credit is excellent, this book can help you to keep that excellent rating. The writing style is easy to understand and explains both this history of credit scoring and how it works now in a way that's extremely accessible. It also uses a lot of real world examples that break down exactly how much money a poor credit score may be costing you in the long run. The tips for credit repair are solid, easy to understand and follow, and very practical. I wish I'd read this book many years ago. This one is a keeper!

This is indeed a clear and concise guide now updated and in its fifth edition. A valuable section of the book is debunking myths that have persisted. Our society is now one largely dependent on credit and this is one of the most important issues families as a whole face. I do urge the reading of this book and following the advice in it. Do it now and you'll be glad you did.

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