

# Your Credit Score: How to Fix, Improve, and Protect the 3-Digit Number that Shapes Your Financial Future, 2nd Edition

Liz Weston



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"A great credit score can help you finish rich! Liz Pulliam Weston gives solid, easy-to-understand advice about how to improve your credit fast. Read this book and prosper."

-David Bach, bestselling author of The Automatic Millionaire and The Automatic Millionaire Homeowner

"Excellent book! Insightful, well written, and surprisingly interesting. Liz Pulliam Weston has done an outstanding job demystifying an often intimidating and frustrating topic for the benefit of all consumers."

-Eric Tyson, syndicated columnist and bestselling author of Personal Finance for Dummies

"No one makes complex financial information easy to understand like Liz Pulliam Weston. Her straight-talk and wise advice are invaluable to anyone with a credit card or check book–and that's just about all of us."

-Lois P. Frankel, Ph.D., author of Nice Girls Don't Get the Corner Office and Nice Girls Don't Get Rich

"In a country where consumers increasingly pay more when they have bad credit, Liz Pulliam Weston's book provides excellent tips and advice on ways to improve your credit history and raise your credit score. If you just apply one or two of her insightful suggestions, you'll save many times the cost of this book."

–**Ilyce R. Glink**, financial reporter, talk show host, and bestselling author of 100 Questions Every First-Time Home Buyer Should Ask

"Your credit score can save you money or cost you money–sometimes a lot of money. Yet, most people don't even know their scores, much less know how to make them better. Liz Pulliam Weston can help you fix that. In this easy-to-understand guide you'll learn how to make sure your score helps you get the best deal on loans and insurance. You can't afford not to read it."

-Gerri Detweiler, consumer advocate and founder of UltimateCredit.com

Your credit score. It's just three numbers. But it dictates whether you'll get credit, and what you'll pay. Insurers use it to set premiums. Landlords use it to make renting decisions. You need to understand it. In Your Credit Score, Second Edition, MSN Money personal finance journalist Liz Pulliam Weston gives you up-to-the-minute answers you can trust—and a proven action plan for building your credit, fixing it, and maintaining it, starting today!

Weston has updated this national bestseller with extensive new information, including an inside look at the new VantageScore credit scoring system, "Fast Fixes" that actually work, and powerful tips for first-time borrowers.

You'll discover how your scores are affected by everything from applying for loans to closing accounts...how to cope with a credit crisis, and bounce back from bad credit or bankruptcy...how credit counseling really affects your score...why paying old debts can actually damage your score...how to reduce your exposure to identity theft, and much more!

Acknowledgments xvii About the Author xix

Chapter 1: Why Your Credit Score Matters 1 Chapter 2: How Credit Scoring Works 13 Chapter 3: VantageScore–A Revolution or Just More of the Same? 29 Chapter 4: Improving Your Score–The Right Way 37 Chapter 5: Credit Scoring Myths 57 Chapter 6: Coping with a Credit Crisis 69 Chapter 7: Rebuilding Your Score After a Credit Disaster 89 Chapter 8: Identity Theft and Your Credit 111 Chapter 9: Emergency! Fixing Your Credit Score Fast 139 Chapter 10: Insurance and Your Credit Score 147 Chapter 11: Keeping Your Score Healthy 163

Index 179

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