



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

Liz Pulliam 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!

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

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Holly says

This was an excellent detailed book on understanding credit reports and scores. I plan to look up some of the studies that the book mentions about debt and savings. The fact is credit scores do mean something so for those that say they don't need a credit score should look carefully at their insurance rates since those companies use credit scores to apply rates.

steph says

This book was really helpful in telling me about credit scores - from what makes up the number to how to fix it to protecting yourself from identity thief's etc. I've been reading a lot of credit card forums on the web lately and a lot of the information discussed on the forums is talked about in here so that helps drive the point home for me. I'd rec this book to anyone interested in being wiser when it comes to the knowledge and power a credit score can have on an individual.

Tooey says

I don't think I've ever been happier at finishing a book. I feel completely competent to manage my own credit and finances. For how strongly credit scoring affects our lives, shockingly few people are educated about how it works and how to handle the credit available to them. I intend to recommend it to everyone I know.

Aside from credit management and credit scoring, this book also covers identity theft, auto loans, student loans, personal finance management, bankruptcy, and insurance scoring.

Víctor says

A must-read to improve your credit score.

Laura says

this book is very easy to understand .. breaks down all the scoring process .. i am implimenting several of the ideas and they have work .. rec'd it highly! .. L

Olexandr Prokhorenko says

Pretty much common sense

Lorilin says

I'm a huge Liz Weston fan. I think *The 10 Commandments of Money: Survive and Thrive in the New Economy unknown* is one of the best, most realistic books about personal finance I've read (and I've read a lot of books on the subject). I love that Weston is so no-nonsense about this potentially emotional subject, and her advice is smart, even clever. I started reading her books after my husband and I completed Dave Ramsey's Financial Peace University (which is a wonderful program and helped us get completely out of debt in less than a year, btw), and I remember thinking how refreshingly practical her advice was compared to his somewhat idealistic "vision." Weston lays out the facts in a straightforward, easily understandable way, and her message is always optimistic. She isn't big on coddling, but it's readily apparent that she believes EVERYONE has the power to get his or her financial sh*t in order.

Your Credit Score is one of her more popular books (which is why it has been updated five times already). I've read previous versions, though not all of them. It's hard to spot the differences, honestly. In this edition, I see that she has added a section on Vantage Scores, which I actually wasn't familiar with, so that's great. She's updated facts, figures, and phone numbers. She addresses issues related to finances and media (like using your smartphone for banking or posting specific personal info publicly that could help hackers guess your passwords or usernames, or the answers to your security questions.)

Otherwise, most of the info in this edition is the same, I think. She describes how scores are calculated, she gives steps for making your score stronger, and she gives advice for dealing with potential credit disasters like limited credit, identity theft, divorce, etc. It's a very comprehensive book on the subject of credit scores, and is going to be incredibly helpful for for beginners.

If you have another version of this book, you probably already know most of what you need to. But if you are looking to know more about your credit score and haven't checked out this book before, you should. You will most definitely not be disappointed.

Adrienna says

This book is straight-forward, logical, and very helpful in comparison to the comical, cutesy book I just finished on financial issues such as credit scores. I wrote several pages of notes to clearly understand the difference between essential, important, and nonessential bills. I know in the past, I read Suze Orman and watched her video tapes/DVDs on financial literature and learning about credit scores, even done minor writing tests to see what bills are important and not so important to me. However, this book gave it to me raw! Real info to live by and the consequences that can happen if not paid. With FICO scores and such, I skim over since it is financial jargon but this author also gives us vantage scores which so far I've never read in these types of books.

There is also hope with bad scores to improve your situation and become more credit-worthy in the lender's eyes and with good scores, you have to keep watch and maintain. Now I have experienced excellent credit to

poor credit in just a whammy of unforeseen circumstances. We should also review public records and collections, not just getting our credit scores from the 3 resources. This was valuable info too! These golden financial nuggets, I will take to the bank and work hard to raise my credit score back to good standing.

Lizzette says

Concise and to the point while touching on all the key factors that can affect your score. Everyone can benefit by having a good understanding of their credit and how to positively affect it. It's a game and this book allows you to learn the rules and how to play the game strategically and effectively.

JC says

This was an excellent reminder of how stupid credit scoring can be and one number really can change a person's life. There is a pretty in depth analysis of what the credit score is and how to improve it and what makes it move up and down but of course as is always the case - no one knows for sure. I worked for a law firm that dealt with helping people clean up their credit reports by disputing negative accounts and so I knew about 80% of the material in this book. I would say that it is must know information for anyone over the age of 16. I found VanityScores interesting as I'd never heard of those. It will be interesting to see if those take over the FICO score. I also didn't know that my insurance premiums are directly tied to my credit score. If so much of our life is controlled by the credit score, the credit reporting agencies should really have to be held more accountable. It's crazy.

mybookaday says

I first read Liz Weston's excellent *Your Credit Score* nearly ten years ago, and her advice on financial health has been solid all along, as have my FICO scores. As I revisit my copy of her book, the second printing from May 2009, page 57 offers a key suggestion. "If you go online a few days prior to this closing date and pay off your bill, the balance that's reported to the bureaus will be dramatically reduced."

Fully understanding the relation between your credit card's closing date and its due date for credit scoring is crucial. Before the Internet and FICO, people would receive a bill in the mail and pay it within the grace period, now scoring counts and you can benefit online. Reducing your credit card debt is central to your financial health, and generally making the closing date your new due date helps you there.

Your score is a lifestyle choice, and being timely on your bills is what works for optimizing your FICO score, so that you get the lowest interest rates on your loans. Liz Weston motivates you to do so.

Steve Hikida says

The information given is good, made understandable for those not in the financial industry. It also goes in to myths that can actually hurt your credit and ways to fix or raise your credit score. I could have lived without

the examples of how much more people pay for cars/houses/loan payments because their score is lower and they interest rate is higher but...

This is too much like work related reading. I'll come back to this.

Pat says

very easy to understand

Liliana says

Very good!

BOBBI says

Very interesting book. Touched lightly on many subjects. Author is very knowledgeable. Touched on what should and shouldn't be on your credit report, and what to do to resolve problems.
