

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

Liz Weston

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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 Don't settle for an out-of-date guide to credit scoring, when *Your Credit Score*, *Fifth Edition* offers brand-new coverage of all this, and more:

- Recent consumer-friendly reforms in lending, credit score calculation, and credit bureau behavior and how to take advantage of them
- How you can finally get your credit disputes reviewed by an actual human being
- Why recent medical debts shouldn't impact your score anymore
- How to get a legitimately free FICO score without getting ripped off
- How lenders have recently loosened their criteria, making it easier to get loans even if your credit isn't perfect
- Important new options for student loan borrowers including brand-new ways to dramatically limit your payments
- How tax refund fraud is soaring and the one little-known way to avoid becoming a victim
- The disappearance of "manual underwriting": why it's now virtually impossible to get a mortgage without credit scores
- Weston updates her guidance on raising your FICO score... fighting lower limits or higher rates... maintaining the right mix of cards and balances... bouncing back from bad credit... choosing credit "solutions" that help, not hurt... explodes both new and old myths about credit scoring... and much more.

Your Credit Score is for every consumer who is concerned about improving or protecting their credit — and it's so up-to-date and useful, thousands of financial professionals use it, too!



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