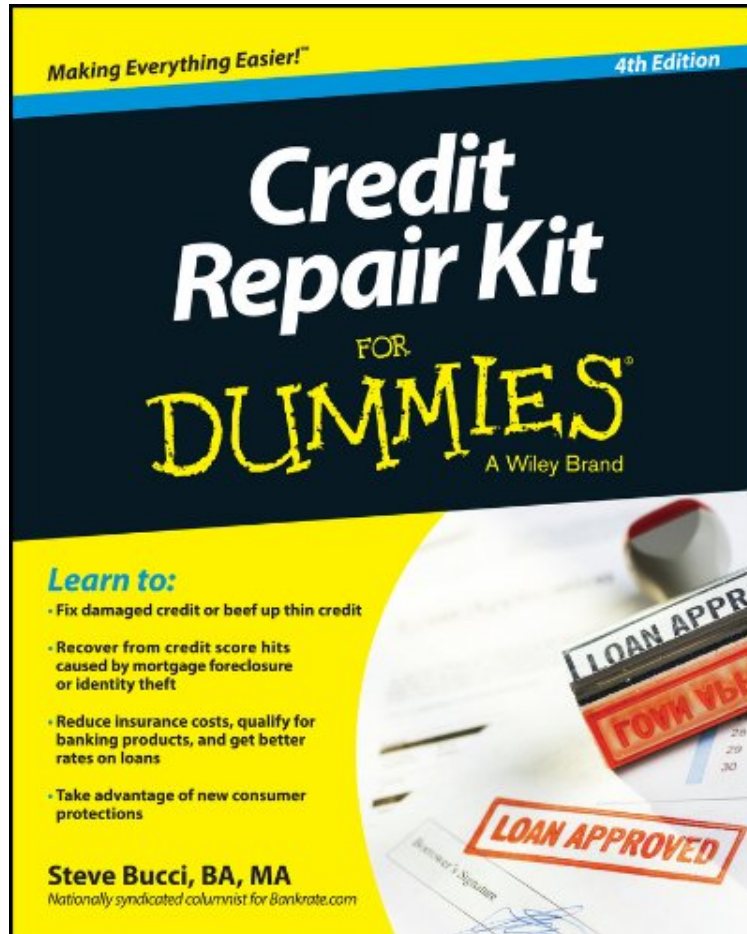


Credit Repair Kit For Dummies

Steve Bucci

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For Dummies gives you the tools you need to repair your credit. This new edition covers: major changes with the Consumer Financial Protection Bureau's (CFPB) inquiry into overdraft practices and their effect on consumers; dealing with the effect of tightened credit markets on those with good, marginal, or bad credit; best ways to recover from mortgage related score hits or minimize damage after walking away from a home; updated Vantage Score information; updated coverage on reporting programs like FICO Score watch, etc.; what makes a good FICO score today; a new section on significant others (boyfriend/girlfriend/spouse) and credit/debt sharing; Debt Relief Act in a mortgage meltdown situation; the latest tips and advice on dealing with identity theft and annoying collection calls; and more. Online you'll find sample credit reports, forms, templates, and other helpful tools to help whip your credit into shape. Updated credit score examples with new ranges New information about IRS exceptions to the Mortgage Forgiveness Advice and tips about adding information to a credit report, and beefing-up thin credit Useful, downloadable, forms and tools on Dummies.com If you have mediocre credit and want or need to better manage it in order to get a job, reduce insurance costs, qualify for banking products, and more, Credit Repair Kit For Dummies has it covered.

From the Back Cover Learn to: Fix damaged credit or beef up thin credit Recover from credit score hits caused by mortgage foreclosure or identity theft Reduce insurance costs, qualify for banking products, and get better rates on loans Take advantage of new consumer protections Jump-start your credit score with this comprehensive credit repair guide If you need to clean up your credit, this updated resource is full of information to help you get your credit reports looking great, pay down debt, and keep your credit clean. You'll find out how to deal with debt collectors, dispute inaccurate information in your credit reports, and set financial goals to stay on track. Simple, proven steps — get an overview of working with debt collectors, filing for bankruptcy, and more Rebuilding credit — explore options for starting or restarting credit, recovering from bankruptcy or identity theft, and much more Big brother — find out how credit reporting works, how your spending is watched, and how to monitor your credit for optimal results Credit management for life — discover how to create a realistic spending plan and protect your credit during major life changes FICO facts — dive into the latest information on FICO and VantageScore credit scoring Student loans 101 — find out how to best deal with student loans and avoid defaulting Mortgage meltdown — get updated information on how to keep your home when foreclosure looms Open the book and find: Information on how credit reporting works Tips on cleaning up your credit reports Updated credit scoring examples with new ranges Tricks for dealing with creditors and debt collectors Sources of free professional help The lowdown on preventing identity theft and mortgage foreclosure Advice on starting or restarting credit in real life Tips on taking a sustainable approach to credit About the Author Steve Bucci, BA, MA, is a personal finance expert and a nationally syndicated columnist whose column is carried by the financial megasite Bankrate.com and the Scripps Howard News Service.