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The Credit Cleanup Book: Improving Your Credit Score, Your Greatest Financial Asset

Shindy Chen

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The Credit Cleanup Book: Improving Your Credit Score, Your Greatest Financial Asset

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The Credit Cleanup Book: Improving Your Credit Score, Your Greatest Financial Asset Shindy Chen Many consumers don't understand the basics of credit reporting and scoring or how this information is used by lenders and service providers today. This book was written to remedy that. The no-nonsense guide teaches readers about credit reporting and scoring, shows them how to obtain and read their credit reports and scores, and outlines ways to remove negative and inaccurate items. Readers will also learn about the latest consumer protection legislation concerning credit and lending, as well as about changes in lending practices that can impact their financial lives.

Specifically, the book details credit's impact on nearly every aspect of life, including: employment; insurance; love relationships; services such as mobile phone and utilities; apartment leases; and auto, business, and home mortgage loans. It walks readers through the process of disputing negative items on credit reports and includes letter templates that can be used for that purpose.

Finally, it provides readers with credit and debt management tips and tells them about the state-of-the-art tools that can be used to foster better money and credit management habits. With this book in hand, a consumer will be able to achieve the higher credit score that is a person's greatest financial asset.

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