

This consumer self help guide was originally published in 2001. With warnings of foreclosures and the threaten stability of communities. After one of the worst economic down turns in history, its back to the basics. Good credit in not an option - its a necessity, more valuable than net worth. The Secrets to Good credit and Debt Reduction is a practical self help guide to taking control of ones credit rating and consumer debt. The book contains 15 chapters in 4 parts. Part I Understanding Credit- a complete understanding of what credit is, our credit system, how it affects your life, credit scoring, your rights as a consumer and how detrimental bad credit is to your life. Part II is a workbook with instructions for establishing a good credit rating, repairing a bad credit rating, dealing effectively with credit repair organization, collection agencies and protecting your credit. Part III Getting Out of Debt- explores strategies for reducing and eliminating personal consumer debt. Part IV Credit and Purchasing a Home-takes the stress out of the home loan process.

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