



Your Credit Score: How to Improve the 3-Digit Number That Shapes Your Financial Future (4th Edition) (Liz Pulliam Weston)

Liz Weston

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Today, a good credit score is essential for getting decent terms on credit--or for getting credit at all. But that's just the beginning: Your credit score rating can be reviewed by everyone from employers to cell phone carriers. Now, MSNBC/L.A. Times journalist Liz Weston has thoroughly updated her best-selling guide to credit scores, with crucial new information for protecting (or rebuilding) yours. *Your Credit Score, Fourth Edition* thoroughly covers brand-new laws changing everything from how your credit score can be used to how you can communicate with collectors. This edition also adds simple graphics revealing exactly how much skipped payments, bankruptcies, and other actions will lower your credit ratings, and how long it takes to rebound. You'll find new information on "FAKO" alternative scores, expanded coverage of short sales, foreclosures, the new FICO 8 Mortgage Score, and when to "walk away" from a mortgage. Learn how to protect yourself against new credit risks from social networking and mobile banking and how to safeguard against unethical or illegal use of credit scores by employers. Weston updates her expert guidance on using FICO 08 to raise your score, fighting lower limits and higher rates, maintaining the right mix of cards and balances, bouncing back from bad credit, choosing credit "solutions" that help, not hurt... and much more!

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