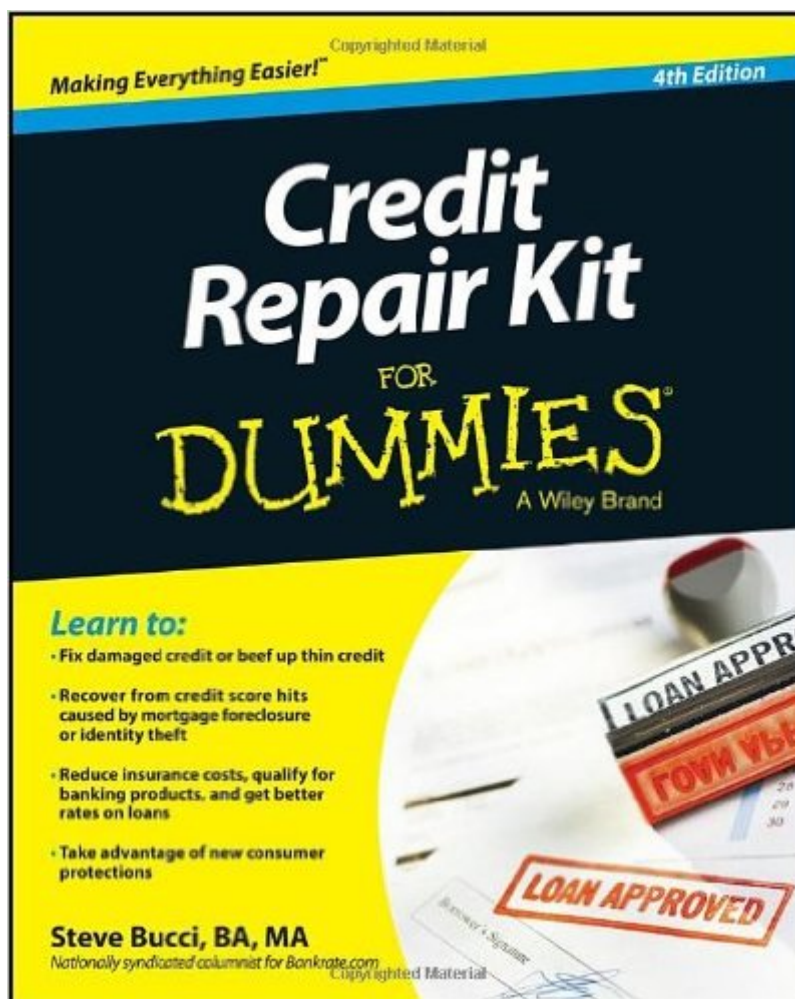


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# Credit Repair Kit For Dummies



## Synopsis

Manage and repair your credit Credit card debt is the third largest source of household indebtedness. Credit Repair Kit 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.

## Book Information

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## Customer Reviews

Especially if you are a fresh out of high school or college neophyte, this is Credit 101: Not just for

\*after\* you get yourself in trouble. That's the strength of this book, but there is a lot here that feels like padding if you are familiar with the basics of interest rates, grace periods, credit scoring, etc. And I guess that holds for any "For Dummies" book. There are things about the format of the "For Dummies" series that grate on a lot of readers, myself included:- The old "tell them what you're going to tell them, tell them, and then tell them what you told them principle, part of the "Dummies" bible. There are certain things that the author, Steve Bucci, repeats 3 or 4 times - nearly verbatim. In case you missed it. Did I mention he repeats a lot?- Corny humor and folksy aphorisms. We are all challenged for time in the digital era. I'd rather not read an extended metaphor concerning how credit cards are like the old Model T. I suspect there's a page requirement being met with some of these "Dummies" books. Don't have enough pages? More sidebars, tips, and folksy stories! It's tough to find the gems of self-publishing amidst all the e-book drek, but just as one example, at a tight 33ish pages, I got more out of *Easily Raise Your Credit Score By 100 Points - Credit Scoring & Credit Repair Secrets* than I did out of at least 100 pages of equivalent information covered in this much pricier title.- Superficiality or glossing over in some areas.

By now everybody should be familiar with the "...For Dummies" style books. They are generally characterized by an orderly topic by topic examination of a subject area with a depth for answering most every question. I don't think I've ever read one cover to cover but have often referred to them by sections which are relevant to whatever questions I might have. Any information not covered in the book (which isn't a lot) are generally supported with "where to look further" information. Historians searching for cultural milestones of the early 21st century would do well to look at "...For Dummies" books. "Credit Repair Kit for Dummies" pretty much follows the same pattern. There is extensive information about how credit works and resources available to people who are concerned about their credit. There is not much information which could not be as easily found with an internet search but it is nice to have it all in one place. Perhaps the best thing about this book is the author's repeated attempts to deflate dangerous myths and practices which can have negative effects on your credit rating. There are many scammers in the credit repair business and many people have been burned. This book does an excellent job of defining the differences between following the right path and the wrong path to credit repair. The author also is careful to demonstrate examples of good credit practices. There is a great deal of information in this book. I found the most interesting parts to be those dealing with customer service people, especially right about the time you start to realize you may have a problem which needs to be dealt with. Quite a bit of stress can be eliminated by being proactive and avoiding escalations of the problems.

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