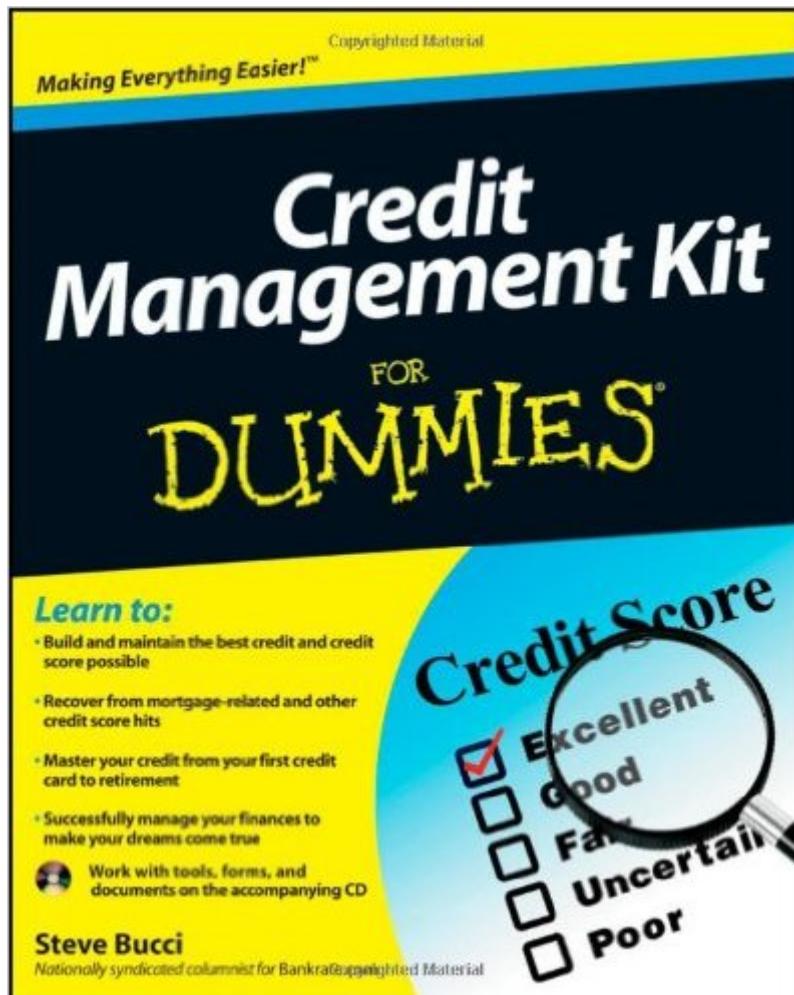


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# Credit Management Kit For Dummies



## **Synopsis**

The painless way to manage credit in today's financial landscape People with great credit scores are getting turned down for credit cards and loans for homes and cars. What do they need besides a good score? What are lenders looking for now that they are extremely risk-averse? Repairing broken or damaged credit is one thing, but having to meet today's much stiffer credit standards requiring that consumers consistently manage their credit is another thing all together. Credit Management Kit For Dummies gives you answers to these questions and insight into these concerns, and also walks you down the correct path to credit application approval. You'll discover major changes with the Credit CARD (Credit Accountability, Responsibility, and Disclosure) Act provisions and the new Consumer Financial Protection Legislation Agency; the effect of tightened credit markets on those with good, marginal, or bad credit; new rules and programs including Hope and Government options via the Obama Administration; the best ways to recover from mortgage related credit score hits; tips for minimizing damage after walking away from a home; credit score examples with new ranges; and much more. The pros and cons of credit counselors The quickest and most effective way to undo damage from identity theft Advice and tips about adding information to a credit report, and beefing-up thin credit Guidance for evaluating your Credit Score in today's economy Fannie Mae's revised guidelines for purchasing mortgages Information on significant others (boyfriend/girlfriend/spouse) and credit and debt sharing IRS exceptions to the Mortgage Forgiveness Debt Relief Act in a mortgage meltdown situation Not just for those who have bad credit and need to repair it, Credit Management Kit For Dummies also serves as an invaluable resource for those with average credit who want, or need, to manage it to get a job, reduce insurance costs, qualify for banking products, and more.

## **Book Information**

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## Customer Reviews

In today's economic climate, I thought a book on credit management would be a wise choice. This book is not just on handling bad credit problems, it is a GREAT resource on avoiding those problems in the first place! I like that the author, Steve Bucci, is the "former president of the Consumer Credit Counseling Service of Southern New England, former managing director of the Center for Personal Financial Education at the University of Rhode Island" as well as a nationally syndicated columnist. This gave me some initial confidence, and the contents of the book only made me more satisfied that this was a book with valid advice -- so important when it comes to financial advice.

CREDIT MANAGEMENT KIT FOR DUMMIES provides considerable basic but practical information about credit reporting and credit repair which is likely to be particularly useful to those who are new to establishing credit and checking their credit reports. Those of us who have been dealing with credit-related issues and receiving our credit reports for years may only need to skim some of the chapters, and to only read in full the ones that address our particular concerns. Author Steve Bucci discusses in detail a wide variety of concerns in 23 chapters which include such topics as: understanding credit scores, credit reporting, protecting and building credit, dealing with negative credit, creating a spending and savings plan, and polishing credit reports. He also includes chapters pertaining to working with collectors and lawyers, and dealing with credit in relation to financial emergencies, mortgages, bankruptcy, and identity theft. The book ends with chapters on ten tips - ten consumer protections, ten tips for achieving stellar credit, and ten ways to successfully manage financial emergencies. Although he is sometimes repetitious (e.g. check your credit reports several times a year!), Bucci's writing is well-organized, easy to understand, specific, and oriented toward practical action. Personally, I most benefited from the dozens if not hundreds of web site links and agency listings which he recommends, since differentiating the reputable resources online from the untrustworthy ones is not an easy task.

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