



# Credit Management Kit For Dummies

*Stephen R. Bucci*

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## **Credit Management Kit For Dummies** Stephen R. Bucci

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.

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