



Credit  
Captain

# Credit Score Improvement Checklist for Beginners

Check Credit Reports



Fix Errors



Maintain On-Time Payments



Maintain On Threshold



Maintain On-Time Payments

# Simple Credit Score Improvement For Moms

**New York (State). Department of  
Health**



## **Simple Credit Score Improvement For Moms:**

*Mom's Got Money* Catherine Alford, 2021-03-30 *Mom's Got Money* is a mother's guide and instruction manual to help them use the skills they already possess to become extraordinarily confident managers of their money. Alford won't pretend mothers don't have a lot on their plate. She already knows they're pressed for time. The weight of their daily decisions takes a toll. Sometimes it feels like they manage everything, whether they have a supportive spouse or not. She knows this because it's that way in her house, too. However, we all have a choice on how to handle that responsibility, and Alford thinks we can flip the script. Instead of being frustrated or feeling resentful, Alford teaches moms how to recognize their own strengths and develop true financial confidence. Once readers master Alford's money lessons, they'll start to truly enjoy money. Vacations are more fun when they're already planned and paid for. Christmas shopping is a breeze when you have a fully funded holiday spending account. Never worry about the worst that can happen because you have a fully funded emergency fund and life insurance. Feel in control of your bills, caught up and with room to spare. In this book, you'll learn how to become an exceptional leader of your family with a growth mindset. Calculate your net worth. Effectively budget and manage your household cash flow. Work with your spouse or partner on financial goals. Understand what impacts your credit score. Ensure you pay all your bills on time every time. Make sure you plan for emergencies. Protect your family by buying term life insurance. Do the math on childcare costs vs. career costs when having a family. Plan and save for holiday spending, birthdays, and special events. Learn the art and joy of giving. Ideal for moms everywhere, but especially new and millennial moms. *Mom's Got Money* is an indispensable guide to taking financial control of your life.

[Bad Credit Score? Improve Your Credit Score Into An Awesome One](#) Nick Dubay, 2012-07-30 ABOUT THE BOOK Having a good credit score will save you thousands of dollars over your lifetime as well as give you the opportunity to finance many projects and purchases that you would otherwise not have access to. Your credit score also reflects your financial sense in that many employers and corporations use it to make judgments about you. Bearing these facts in mind, it is easy to see how improving your credit score immediately improves your access to money and better interest rates. Raising your credit score is often a daunting task, at least in theory, since many people do not fully understand how a credit score is scored or what affects it, whether positively or negatively. Relax, you've already taken the first step in fixing your own credit: you're reading this ebook. When it comes to your credit score information and education, are as crucial as establishing and maintaining positive financial habits. Your credit score is a snapshot of the potential risk you pose to those willing to lend you money, like a credit card company or bank. It is merely one part or factor that helps determine your eligibility for a credit card and is not a personal judgment against you. Other factors that go into making a credit decision can include your total debt to income ratio, employment history, and income levels. Even looking at mortgages and home loans, the consumer has to realize just how important a factor their credit score is in getting a loan; it requires the same degree of consideration that the loan's interest rate and terms do. Here's a San Francisco Chronicle article

that talks about just that topic Because the world of credit scores is so murky people often give up on even trying to understand it or trying to improve their financial positions and score It is really quite simple to improve your score and the following pages will give you a better understanding of how to make positive changes while empowering you to build and maintain an informed position on money and your finances There are dozens of credit score websites and products available for purchase Some of these products promise to help raise your credit score or help you monitor your score exclusively Know that by law you are allowed to access your credit score for free at least once per year Also many of the products and services being offered to you are poor substitutes for a little education and research just like you are doing here with this ebook There is nothing that a credit score service can do for you that you cannot already accomplish yourself with a little bit of knowledge and perseverance You do not need to spend a dime to effectively monitor and improve your credit score EXCERPT FROM THE BOOK The next step after requesting your credit report is to better understand what goes into your score The accounts on your credit score can count negatively against you for seven years This means that if you had one late payment on one card or account six years ago your score can still be affected But by understanding this time limit you can also help dispute inaccurate or old information on your credit score To learn more about disputing accounts or information please read further Accounts can be marked as 30 60 90 or 120 days late depending on how far behind you may be in payments The longer you are past due the worse off your score These accounts are past due or considered delinquent by the creditors Accounts that are charged off are those that the creditor has decided you are unlikely to pay and charge offs should be avoided at all costs as they can negatively affect your credit score more than being 120 days late on a payment Here s an excellent Forbes article about paying your bills on time and how it affects your credit score

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