

# Strategies for Credit Score Improvement

**1** Negotiate lower interest rates with issuers.



**2** Become an authorized user on a reliable account.



**3** Diversify your credit with a mix of account types.



**4** Implement strategic credit inquiries.



**5** Regularly monitor and review your credit report.

# Pro Credit Score Improvement Full Tutorial

**Lita Epstein, Lita, MBA Epstein**



## **Pro Credit Score Improvement Full Tutorial:**

**The Complete Idiot's Guide to Improving Your Credit Score** Lita Epstein, Lita, MBA Epstein, 2007 Consumers have known about credit reports for a long time we are well aware that lenders rely on them to determine whether they want to do business with us Any time we want to buy a house rent an apartment or take out a loan it is a safe assumption that one or several reporting agencies are going to be contacted to provide our credit history But we don't always realize that there is a single element on that report that determines success or failure and that is a three digit number called a credit score Created by Fair Isaac and Company this formerly secret FICO number was until fairly recently available only to lenders and businesses and although it is hush hush no longer many of us still don't understand it because there hasn't been enough information on what it is and what exactly lenders are looking for And we certainly haven't known how to make it work for us rather than against us In **The Complete Idiot's Guide to Improving Your Credit Score** author Lita Epstein clearly explains what your credit score is and how it impacts your life Rather than putting the focus squarely on credit emergencies it provides everything readers need to know to raise their score and keep it high now and in the future

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