

# Improve Your Credit And Manage Credit Cards Well

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Lets face it. Its tough to live in this society without having any credit cards. You need cards to shop on the Internet, rent a car, or book a hotel room during business trips or vacations. And even if you don't use credit cards, chances are you have a credit file that someone is watching. That file contains information about your mortgage, your auto loans, and how you've paid bills in the past. Most people think their credit score is seen only by lenders, like companies who might offer you a mortgage, auto loan or credit card. But whether you realize it or not, lots of other people and institutions have access to your credit file, including insurance companies that might sell you life or auto insurance, your boss at work, and even prospective employers. More than ever, you need to protect your credit standing because it can impact every area of your financial life. In this session you'll learn: Sneaky tricks the credit card companies play that cost you money How to read your credit report and dispute errors The fastest ways to boost your FICO credit score Clauses in your credit card agreements to look out for or contest The pitfalls of transferring balances from one credit card to another The best methods of handling credit cards if youre married or live with someone The pros and cons of using cash advances, and blank checks from credit card issuers How inquiries and new credit applications affect your credit rating What to do with those department store cards How to prevent identity theft from ruining your credit and MORE! Length: 60 minutes Format MP3

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