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Your Credit Score: How to Fix, Improve, and Protect the 3-Digit Number That Shapes Your Financial Future

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Your credit score. It's just three numbers. But it dictates whether you'll get credit, and what you'll pay. Insurers use it to set premiums. Landlords use it to make renting decisions. You need to understand it. In Your Credit Score, Second Edition, MSN Money personal finance journalist Liz Pulliam Weston gives you up-to-the-minute answers you can trust--and a proven action plan for building your credit, fixing it, and maintaining it, starting today! Weston has updated this national bestseller with extensive new information, including an inside look at the new VantageScore credit scoring system, "Fast Fixes" that actually work, and powerful tips for first-time borrowers. You'll discover how your scores are affected by everything from applying for loans to closing accounts...how to cope with a credit crisis, and bounce back from bad credit or bankruptcy...how credit counseling really affects your score...why paying old debts can actually damage your score...how to reduce your exposure to identity theft, and much more!

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