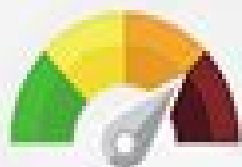


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IT'S IMPORTANT TO GET A COPY FROM ALL 3 BUREAUS

REPORT ERRORS



A STUDY FOUND 79% OF CREDIT REPORTS CONTAINED A MISTAKE

PAY YOUR BILLS ONTIME



CONSIDER AUTOMATING PAYMENTS

MAKE FREQUENT PAYMENTS



PAY DOWN YOUR CARD TWICE A MONTH

PAY DOWN THE CARD THAT IS CLOSE TO ITS LIMIT 1ST



A CREDIT SCORE IS AFFECTED BY YOUR TOTAL DEBT-TO-CREDIT RATIO

ASK FOR HIGHER LIMITS, THEN DON'T CHARGE



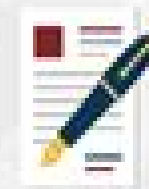
AVAILABLE BALANCE HELPS DETERMINE CREDIT WORTHINESS

KEEP CREDIT CARDS OPEN



ALSO AVOID OPENING ANY OTHERS

MIX IT UP



HAVING BOTH A LOAN AND CREDIT CARD BOOSTS YOUR CREDIT-WORTHINESS

Time On Credit Report

Zhe Xu



Time On Credit Report:

Mom's Got Money Catherine Alford, 2021-04-20 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. *Congressional Record* United States Congress, 1992

Encyclopedia of Privacy Alexander J. Myers, 2006-11-30 Writing in their famous Harvard Law Review article of 1890, Louis Brandeis and Samuel Warren asserted what many have considered one of the most cherished American values: the right to be let alone. Yet in this post-9/11 world, personal privacy is more threatened than ever. This book provides students and general readers a comprehensive overview of privacy in contemporary America. Included are some 225 alphabetically arranged entries written by more than 100 expert contributors. Entries cover such topics as the USA PATRIOT Act, abortion rights, wiretapping, telemarketing, identity theft, DNA databases, Internet and email privacy, and numerous other concerns. Entries cite works for further reading, and the Encyclopedia closes with a bibliography of books, websites, organizations, and films. New threats to privacy have arisen in the face of competing social, political, and economic demands, rapid technological change, and an intrusive and voyeuristic mass media. Citizens are barraged on a daily basis with stories of corporate data mining, government surveillance programs, identity theft, and computer hacking of personal information. As a result, citizens are becoming increasingly concerned about their personal privacy as well as their privacy rights. This encyclopedia, the first of its kind, comprehensively overviews various aspects of privacy throughout U.S. history, including significant legal cases, events, laws, organizations, individuals, technology, and terms. With some 225 alphabetically arranged entries written by more than 100

leading scholars and experts in the field this inclusive and authoritative work will appeal to those interested in both historical and contemporary notions of privacy in the United States Readers will learn of the significance of technology in today s society its helpful and harmful effects on citizens privacy and what to expect in the future Entries cite print and electronic resources and the Encyclopedia closes with a listing of books organizations websites films and other sources of information

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