


**SMART MONEY BLUEPRINT | SIMPLE PERSONAL FINANCE BOOKS**

# **HOW TO RAISE YOUR CREDIT SCORE**



**MOVE TO FINANCIAL FIRST  
CLASS AND HAVE LENDERS  
BEG FOR YOUR BUSINESS!**

**AVERY BREYER**

Have you ever dreamed of being able to get your applications for credit, a mortgage, or that amazing rental apartment you fell in love with, approved with ease?

**Do you want to stop worrying** the next time a potential employer says they're going to check your credit as part of the job application process?

Do you want to have **access to the lowest interest rates**, reserved only for those with a good credit score?

Do you want to be in **financial first class**?

Then you're in the right place, my friend.

Because a high score is one of the key ingredients to living that dream, and **this book will teach you everything you need to know to improve your credit score** — even if, worst case, it's in the OMG-I-wish-there-was-a-convenient-hole-in-the-ground-for-me-to-hide-in range.

And, learning even one new trick in this book that raises your score enough to save on interest rates the next time you get a loan or mortgage, can lead to **massive savings**!

## What You Will Learn in This Book

This book contains all of the most important information you need to raise your credit score:

- The 9 Biggest Benefits of a Good Credit Score
- The Secrets to Calculating Your Credit Score
- 13 Credit Score Myths Explained
- The Right Way to Check Your Credit Report
- How to Build Your Credit Score if You're Starting With None
- 12 Things that Might be Lowering Your Credit Score
- The Best Ways to Maximize Your Credit Score
- How to Find a Reputable Credit Counselor (That Won't Hurt Your Credit Score)

I've experienced first hand the benefits of a high credit score, and I've seen with my own eyes the trials and tribulations people go through when they don't have one. Let me help you **improve your financial life** by teaching you how to **raise your credit score the right way**.

And believe me, there are plenty of ways to do it wrong, the worst of which can land you in trouble with the law. (I discuss how people fall prey to this later in the book, and how to avoid it.)

## Change Your Credit Score, Change Your Life

All you have to do is a little bit of digging to see all the ways that a low credit score can hurt you. To see the doors that will slam in your face because of it.

So don't allow yourself to stay in that position for a moment longer than necessary.

One of my favorite sayings is 'Knowledge is Power'. The more you know, the more power you have to affect the kind of change in your life that you want and deserve.

I promise you that if you read this book you'll know a lot more about credit scores than most people ever will — and you'll be able to use that intel to keep your score as high as possible from now on.

**You can learn how to rebuild your credit**, if you're willing to put in the work.

A high score means you'll worry less about embarrassing declines when applying for credit, you can say goodbye to the days of begging someone to cosign on a loan for you, and **hold your head up high** when talking with creditors or applying for that job.

There's no sense in waiting. Every day you wait is one more day you might be making major credit mistakes that are lowering your score right this minute. It's one more day that you are missing out on all of the benefits of having a higher credit score, not the least of which is the pride you'll feel when it's yours!

**A high credit score is available to pretty much anyone, as long as you're willing to put in the effort.**

Do you want the benefits of that high credit score? Do want a seat in financial first class, where lenders treat you with respect?

**Read this book today and get yours!**

# Introduction

Have you ever worried that your low credit score will cause you to suffer the humiliation of being declined for credit cards, car loans, a mortgage, or even that cute rental apartment you fell in love with?

Even worse, what if you get turned down from your next job application because of it?

And if your credit score isn't in the OMG-I-wish-there-was-a-convenient-hole-in-the-ground-for-me-to-hide-in range, but isn't awesome either, you may get approved for loans when you need them but be stuck paying a punitively high rate of interest. As if you don't have better things to spend your money on, right?

Life doesn't have to be that way.

All it takes to raise your credit score is the right knowledge (which you'll get in this book), combined with time and a bit of patience. And believe me, the patience part is much easier when you know you're finally on the right track!

And what if your credit score is decent, but you want to max it out to get the very best interest rates when you apply for a mortgage or other credit? Then this book will provide you with the tips and tricks you need to get on the right path for that too.

## Is This Book Right For You?

Look, if you're already a credit score expert, and you've got a ridiculously high credit score to match, then don't buy this book — you probably know enough already.

And if you aren't willing to put some time and effort into this, if you aren't willing to see it through over the long haul to raise your score, then please don't read another word. I can't provide you with an overnight solution — no reputable person can.

But if, like most people, your main problem (aside from a credit score that isn't as high as you'd like) is that you don't have time to sift through the piles of information out there to find what you need, and you don't have time to sift through all of the misleading and often downright false information to get to the good stuff that will actually help you, then you're in the right place.

This book can be your time-saving roadmap to a higher credit score. It can save you from hours and hours of research, and save you from making credit mistakes.

As long as you're willing to put into practice the strategies I share that apply to your situation *and* take the time to see it through, this book can help you.

In fact, whether you have credit problems now, or are just being proactive and doing your best to avoid credit problems in future, this book can help.

Heck, if you learn even one new trick in this book that raises your score enough to save on interest rates the next time you get a loan or mortgage, the potential savings should easily cover the cost of this book many times over.

At the very least, this book will confirm for you whether or not you're doing the right things, so you won't waste your valuable time and energy worrying about whether or not you're doing it wrong.

## **What You Will Learn in This Book**

I've packed into this book all of the *most* important information that you need in order to raise your credit score. Some of what you'll learn includes:

- The 9 Biggest Benefits Of a Good Credit Score
- The Secrets To Calculating Your Credit Score
- 13 Credit Score Myths Explained
- The Right Way To Check Your Credit Report
- What To Do If You Have No Credit Score
- 12 Things That Might Be Lowering Your Credit Score
- The Best Ways to Maximize Your Credit Score
- How To Find a Reputable Credit Counselor (That Won't Hurt Your Credit Score)

I've experienced firsthand the benefits of a good credit score, and I've seen with my own eyes the trials and tribulations that people go through when they don't have one. Let me help you improve your financial life by teaching you how to raise your credit score the right way.

And believe me, there are plenty of ways to do it wrong — you know, those “it seemed like a good idea at the time” type of things, the worst of which can land you in trouble with the law. (I discuss how people fall prey to this later in the book, and how to avoid it.)

## **The Benefits of Raising Your Credit Score**

A higher credit score can provide you with more options, and who doesn't need more of those, right? Here is a taste of what a higher credit score can provide:

- More options when you need access to credit
- More choice in where you live (because it's easier to get approved by landlords as a tenant, or by your banker for a mortgage)
- Depending on your line of work, a higher credit score may even provide you with more jobs to choose from in a tough job market
- And you'll have the very best chance of getting approved for credit when you need it

## **Change Your Credit Score, Change Your Life**

All you have to do is a little bit of digging to see all the ways that a low credit score can hurt

you. To see the doors that will slam in your face because of it.

“Sorry, your credit score is too low — we feel that you can’t be trusted in a management position.”

“Sorry, your credit score is too low — we are unable to trust you with a loan at this time.”

“Sorry, your credit score is too low — I’m afraid I can’t accept you as a tenant for this apartment.”

“Sorry, your credit score is too low — we’d have to charge you a punitively high interest rate on your mortgage, and the extra interest you’d be paying means the payments are now too high for you to afford. Your mortgage application is denied.”

And on it goes. Slam. Slam. Slam. One opportunity after another, lost, because of that blasted credit score.

So don’t allow yourself to stay in that position for a moment longer than necessary. One of my favorite sayings is “Knowledge is Power.” The more you know, the more power you have to affect the kind of change in your life that you want and deserve.

I promise you that if you read this book, you’ll know a lot more about credit scores than most people ever do — and you’ll be able to use that intel to keep your score as high as possible from now on.

A high credit score means you’ll worry less about embarrassing declines when applying for credit. You can say goodbye to the days of begging someone to cosign on a loan for you, and hold your head up high when talking with creditors or applying for that job.

There’s no sense in waiting. Every day you wait is one more day you might be making major credit mistakes that are lowering your score right this minute. It’s one more day that you are missing out on all of the benefits of having a higher credit score, not the least of which is the pride you’ll feel when it’s yours!

A high credit score is available to pretty much anyone, as long as you’re willing to put in the effort.

Do you want the benefits of that high credit score? Then get comfortable and keep reading!

## **How to Use This Book**

I know you may be tempted to skip ahead to the chapter on how to raise your credit score right now. But if you’ve read my other bestselling book, *How to Stop Living Paycheck to Paycheck*, you know what I’m going to say, right?

Please read this book from cover to cover. Because raising your credit score isn’t as simple as just making a change or two and then going back to life as usual.

It's so much more than that.

You need to have the motivation to see it through over the long haul. Because while some things can be fixed overnight, a credit score isn't one of them.

I don't want you to start on this path, then quit too soon, when success was just around the corner — I want to be sure that six months from now, you've still got your eye on the prize, and you're firmly on the path to a higher credit score (or maybe enjoying one already!)

I want you to succeed. I want you to have a good life, free of stresses about your credit score.

So humor me, will you? Read everything in here. You never know what tidbit of information could be that one thing that turns the tide in your favor. What will be the critical pieces of information that help you change your credit score for the better?

Will it be the fact that the new knowledge you learn about all of the benefits of a higher credit score gives you the motivation to see this through and not give up?

Will it be the fact that you'll be too smart to fall for the credit score myths and that you'll know how to avoid the things that might be lowering your credit score?

Will it be the fact that you'll now know what factors are the most heavily weighted in calculating your score, and can use that information to your advantage?

Will it be the fact that you'll now know how to find a trustworthy credit counselor, rather than falling prey to a scammy credit repair company that does more harm than good?

All I can tell you is, the more you know, the better your odds of reaching your goal of a healthy, high, credit score.

Knowledge is power, and don't you ever forget it!

So get set to read it all! Are you ready?

Let's go!

# The 9 Biggest Benefits Of a Good Credit Score

*If winning isn't everything, why do they keep score?* Vince Lombardi

So you know that having a good credit score is important, or you wouldn't be reading this book, right? But before I get into the nitty gritty details of how to raise your credit score, I want you to have that all-important shot of motivation — you need to be crystal clear on why you're doing this, since that makes it easier to maintain the drive required to follow this through to the end.

And besides that, no matter how much we know, there are usually a few new things we can learn — check your knowledge by going through this list!

Here are the biggest benefits of having a good credit score:

## 1. You Can Save Money With Lower Interest Rates on Loans and Credit Cards

The better your credit score, the better the rates you'll have access to on many credit cards and loan products. Don't like the posted rate? Your high credit score might be your ticket to successfully negotiating a lower rate!

For example, compare the outcomes of Jennifer and George. Each of them wants to purchase a \$370,000 home, with a \$70,000 down payment. They each apply for a \$300,000 mortgage, to be paid off over 30 years.

The similarities end there though. Jennifer has a credit score of 810 and qualifies for the bank's very best interest rate of 3.5%.

George has had some credit troubles, so his credit score of 620 means the bank is offering him an interest rate of 5% (that's a 42% increase!)

That doesn't sound so bad at first glance, but over 30 years, George will pay an extra \$93,000 in interest!

Of course, interest rates aren't likely to stay this low forever.

Say rates go up and a good rate is now considered 8%. Let's run the numbers again. Jennifer gets 8%, and George pays a rate that's about 42% higher, or 11%.

Over the 30-year mortgage, George will now pay an extra \$226,000!

So don't be like George.



Here's the good news, though. Even if you're starting out like George, you can change things for the better.

Work on improving your credit score starting now, so when the time comes to renew your mortgage, you'll qualify for a sweet lower rate just like Jennifer does.

## **2. It Will Be Easier to Get Approved for Credit**

The better your score, the more that lenders will beg you for your business. There are big bucks to be made off lending people money, and lenders have found that, on average, people with good credit scores are less likely to miss or stop payments on their loan.

Become one of the "good credit score" people by implementing the tactics I'll show you in this book, and you can enjoy easier credit approvals for years to come!

## **3. You Will Be Able to Get Higher Credit Limits, Which Can Increase Your Score Even More!**

The higher your credit score, the more money (within reason) lenders and credit card companies tend to be willing to lend to you. And the cool thing is, if you leave most of your credit limit unused, your credit score can go up even more than it was to begin with! Current scoring systems reward those who show restraint by not maxing out their lines of credit and credit cards.

## **4. It's Easier to Get Approved as a Tenant**

Landlords are understandably nervous about renting out their property to a perfect stranger. One of the ways they reassure themselves that all will be fine is to select tenants with a history of paying their debts and other obligations on time.

If you have a good credit score, it indicates that you tend to pay your bills on time and sends a signal to potential landlords that you are likely to pay your rent on time too!

## **5. It's Easier to Get Approved for a Mortgage**

Past behavior is often a good indicator of future behavior, and if you have a high credit score, combined with credit reports that indicate that you manage credit well, you banker is much more likely to agree to give you a mortgage for that gorgeous home you want to buy.

## **6. You Could Save Big On Your Car Insurance Rates**

Surprised? So was I. Because what on earth does your credit history have to do with car insurance, right?

Well, it turns out that, on average, people with bad credit cost insurance companies more in claims. So they use credit scores as a shortcut to help them figure out who is less likely to cost them big bucks in claims, and therefore can be offered auto insurance at a lower cost.

## **7. It Could Be Easier to Get Approved for a Cell Phone Contract**

Many, if not most, cell phone companies will insist on running a credit report prior to signing a contract with you. High credit scores are associated with people paying their bills on time, so you guessed it — cell phone companies love to do business with people like that...

*You've reached the end of your sample content. Here's what you'll find in the rest of the book:*

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# Did You Enjoy This Sample?

I want to thank you for checking out my book, and I really hope you enjoyed this free sample.

To read the rest of this book and *see how to get into financial first class with a sky-high credit score*, [grab your copy on Amazon now](#). (It's a #1 BEST-SELLER!)

To your success,

Avery Breyer

# More Books By Avery Breyer

## [How to Stop Living Paycheck to Paycheck](#)

In this best-selling budgeting bible, you'll learn a complete system that takes only 15 minutes a week to maintain. You'll get the motivation and know-how to build up a big stash of emergency cash, details on how to find the money to get rid of debt, make sure you never run out of money, and avoid the 11 worst budget traps (that will ruin your financial plans if you let them!).

## [How to Be Debt Free](#)

Debt is one of the biggest problems plaguing the middle class and can be a massive road block to building wealth for you and your family. Get out of debt and stay debt-free forever with this simple, time-tested, step-by-step plan that anyone can follow! (Formerly published as *Your Road to Wealth Starts Here*.)

## [Turn Your Computer Into a Money Machine](#)

This no BS book describes the exact method I used to start up a lucrative side hustle that earned me as much as \$60 per hour, despite starting out with no experience, no credentials, and no contacts. Important: this is not some pie-in-the-sky, passive income “get rich quick” scheme, so if that’s what you’re looking for, this won’t be for you.

(Books are available on Amazon.)