

HOW CAN CLOSED ACCOUNTS IMPACT YOUR CREDIT SCORE?

Self.

CLOSED ACCOUNTS IN GOOD STANDING

CLOSED ACCOUNTS IN POOR STANDING

CREDIT HISTORY DURATION



These accounts may positively impact your credit score for up to 10 years



These accounts may negatively impact your credit score for up to 7 to 10 years

CREDIT UTILIZATION RATIO



May raise your credit card CUR and hurt your credit score



May raise your credit card CUR and hurt your credit score

Fdc On My Credit Report

IM Harris



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Improve and Increase Your Credit Score Jason R. Rich, 2013-02-08 Bestselling author Jason R Rich joins forces with top credit experts and delivers an insider's guide to credit. Revealing jaw dropping secrets, strategies and tools. Rich and his team of industry insiders show consumers how to get out from under any credit crunch and get back in control of their financial future. Reveals how to increase a credit score, remove incorrect and negative information from credit reports, rebuild destroyed credit and ultimately save hundreds possibly thousands of dollars every month. Boost credit scores and overall rating. Work with collection agencies, creditors and lenders to pay off debts and overcome past mistakes. Get the best rates on credit cards, auto loans and mortgages and start saving. Avoid the most common financial and credit related mistakes made by millions. Learn how to identify and avoid credit repair and credit score boosting scams. Use online solutions to better manage your finances and credit cards. And more. Includes worksheets, exclusive interviews with credit experts and supplemental resources. *Complete Book of Dirty Little Secrets From the Credit Bureaus* Jason Rich, 2009-04-01

Bestselling author Jason R Rich joins forces with top credit experts to bring you this insider's guide to credit. Revealing jaw dropping secrets, strategies and tools. Rich and his team of industry insiders show you how to get out from under any credit crunch and get back in control of your financial future in less than 12 months. Discover how to increase your credit score, remove incorrect and negative information from your credit reports, rebuild destroyed credit and ultimately save hundreds possibly thousands of dollars every month. Boost your credit scores and overall rating. Work with collection agencies, creditors and lenders to pay off debts and overcome past mistakes. Get the best rates on credit cards, auto loans and mortgages and start saving. Avoid the most common financial and credit related mistakes made by millions. Learn how to identify and avoid credit repair and credit score boosting scams. And more. Includes worksheets, exclusive interviews with credit experts and supplemental resources. **Dirty Little Secrets** Jason R. Rich, 2013-01-29 Explains little known advice and tips for

improving a credit score including how to remove damaging information and negotiate with creditors. **Mastering Credit** Adidas Wilson, Society relies heavily on credit for most financial decisions. Today good credit is not just important for getting a loan or a credit card. Many businesses have to check your credit before deciding whether or not they will extend their products and services to you. Mortgage lenders need to be sure that you will pay your mortgage responsibly before they can finance you. Without good credit the mortgage lender concludes that giving you a loan is risky for them. If they still approve regardless of your poor credit they will charge you a very high interest rate. Bad credit will see you pay a higher mortgage amount or worse your mortgage application will be declined. Just because you are not currently interested in buying a house does not mean that your credit does not matter. Landlords will in most cases consult your credit before renting you a house or apartment. Your lease is considered a loan. You require a loan to purchase a car unless you have the full amount at hand. Your credit score affects the loan amount and interest rate and whether or not you will be given the loan in the first place. With

excellent credit you will qualify for a higher loan amount and the interest rate will be lower A poor credit score translates to limited options Not many lenders will be ready to finance you and the few that will be willing might charge a very high interest rate

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The Wall Street Journal. Complete Identity Theft Guidebook Terri Cullen,2007-07-10 It could happen when you make a routine withdrawal from an ATM respond to an e mail asking for information about an online account or leave a new box of checks unattended in your mailbox Identity theft is one of the easiest crimes to commit in America and one of the hardest to prosecute As thieves become increasingly clever Americans have more reasons than ever to fear this elusive ubiquitous crime Now there s a book to help you beat it In two easy to understand sections Terri Cullen The Wall Street Journal s expert on identity theft first walks you through the most common types of identity theft and how to arm yourself against them and then leads victims step by step through the process of reclaiming a stolen identity The average victim loses more than 6 000 and spends approximately 600 hours negotiating the complex bureaucracies and paperwork this book will help save time and effort by laying out the process And by following the advice in the first half you may never need the second You ll learn how to avoid the most common scams from phishing to dumpster diving why children under eighteen are the fastest growing target and how you can protect your family why your credit report is the single most important document for protecting your identity how to use the sample letters forms and other useful tools inside for recovering from identity theft In today s marketplace your two most valuable assets are your credit and your identity No one should be without this vital guide to protecting them

Going Broke Stuart Vyse,2008-01-29 Winner of the prestigious William James Book Award and an authority on irrational behavior Stuart Vyse offers a unique psychological perspective on the financial behavior of the many Americans today who find they cannot make ends meet illuminating the causes of our wildly self destructive spending habits Bringing together fascinating studies of consumer behavior he argues that the mountain of debt burying so many of us is the inevitable byproduct of America s turbo

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