



The Smart Consumer's Guide to Good Credit: How to Earn Good Credit in a Bad Economy

John Ulzheimer

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Most credit books promise quick fixes and easy solutions to bad credit, but the truth is there is no quick fix when it comes to credit. Your best strategy as a smart consumer is to understand your credit inside and out. Credit expert John Ulzheimer can give you all the tools you need to master the world of credit, before or after you get into trouble, and take the power back into your own hands.

Topics covered include:

- The difference between a credit score and a credit report
- The best way to deal with collection agencies
- How to monitor your credit report
- Protecting yourself from identity theft
- The impact of student loans on your credit score
- How to opt out of unwanted credit card offers

The Smart Consumer's Guide to Good Credit answers all of your questions about credit (including the ones you didn't even know you should be asking!) and yes, even explains the best ways to work toward improving a bad credit score.

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