

**RAISE OR REPAIR & RETAIN**

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**A GREAT CREDIT  
SCORE**

**and achieve your financial goals**

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**PAUL RYAN**

## ***Raise or Repair & Retain a Great Credit Score - PREVIEW***

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## *Welcome!*

There are books containing hundreds of pages about credit repair. Most might be written in confusing text which makes it hard to follow for you to take immediate action.

However, I designed my concise eBook (over **50 pages of powerful, yet easy to follow information**) so you – or someone you care about - can take immediate steps to achieve a better credit history and improve and maintain a good-to-great credit score!

*The purpose of my eBook is to...*

- *PROVIDE INFORMATION ON ESTABLISHING CREDIT IF YOU DON'T ALREADY HAVE A CREDIT HISTORY AND KEEP BUILDING A GOOD CREDIT RECORD FOREVER*

*OR*

- *HELP IF YOU ALREADY HAVE A CREDIT HISTORY, BUT NEED TO IMPROVE UPON IT*

*OR*

- *HELP EVEN IF YOU HAVE A GOOD-TO-GREAT CREDIT HISTORY AND CREDIT SCORE - YOU CERTAINLY WANT TO MAINTAIN A GOOD CREDIT FILE!*

***In my eBook you will learn about:***

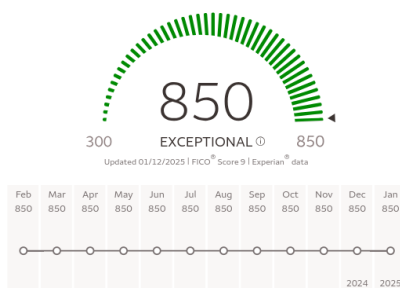
- *Different types of credit*
- *How credit affects you*
- *Being new to credit – or rebuilding a credit history*
- *Why a good-to-great Credit History is important*
- *What affects your credit worthiness*
- *Credit Bureaus, Credit Reports, Credit Scores*
- *Filing a dispute on your credit report*
- *Protecting your credit file*
- *And more!*

**The following pages contain excerpts from my eBook.**

## ***Raise or Repair & Retain a Great Credit Score - PREVIEW***

Let me start by saying that I am not trying to sell you a *story* on a subject about which I know little or nothing. On the contrary, I know about credit histories and scores. I am not a financial advisor, but a regular person who was able to achieve a perfect credit score using the tips and techniques I share with you in my eBook. ***Anyone can improve their credit history!***

***Here is partial proof of my knowledge of credit scores:***



**The image above was not Photoshopped. It is a screen shot of my credit score- and it is the credit score I have had for well over a year.**

I got my first credit card when I was about 20 years old. Sure, I got it as most people do: for a sense of independence. But it was also important to me that I start to build (and keep) a strong credit history. I mention this because many people get their first credit card not always keeping in mind the responsibility which goes along with having credit cards or other types of credit.

## **WHAT IS CREDIT?**

*A simple definition: **Credit is when a person (or organization) is granted the opportunity to purchase items or services and agrees to pay a creditor for those products or services at a future time.***

The concept, or practice, of credit is almost timeless. Who knows, maybe cavemen used credit. Commerce in the Middle Ages involved some form of credit. For sure, at the beginning stages of our country credit was used.

I remember watching movies with scenes of the general store allowing customers to use credit, and probably that courtesy was only granted for customers the merchant trusted would pay their bills. Modern age credit is used to buy everything from continuous services to small-ticket items to multi-billion-dollar properties.

Everyone uses credit. You might think even if you are able to pay for everything in cash and do not use a credit card, that you do not use credit. How about a utility bill? What about a cell phone bill? Those are forms of credit.

## **MAIN TYPES OF CREDIT**

There are several types of credit. Probably the most common form is in your wallet: a credit card. Here are examples of various types of credit:

**Revolving Credit:** **When** you pay off - or pay down - your balance, more credit is available to you. A credit card is a type of revolving credit. For example, if your credit card spending limit is \$10,000, and the total balance owed on the card is \$4,200, the remaining credit available to you is \$5,800. Other examples of revolving credit include: a personal line of credit, or home equity line of credit.

**Installment Credit:** **Installment** credit is a type of credit in which you pay a set amount each month for a definite period. Mortgages and vehicle loans are the most common types of installment loans. Another example of an installment credit, or loan, is a payment plan for your child's braces.

**Open Credit:** **For** open credit accounts, you are expected to pay the amount due every month (or whatever the terms of the account). Open credit accounts usually do not charge interest for "borrowing", but you could be charged interest and/or a penalty if you are late paying the bill. If you have a utility bill, that is a form of an open credit account.

## **CREDIT REPORTS**

Among the 3 credit agencies (Experian, Equifax, TransUnion), there is uniformity with the *type* of information they have, but all the information about you *may not* be the same among them. In my eBook I provide details for disputing incorrect information in your credit reports.

*The types of information contained in a credit file:*

- *Identifying Information*
- *Accounts: Open and Closed*
- *Credit Inquiries*
- *Public Records*

In addition to your credit history or report, there are **Credit Scores**.

**CREDIT SCORES**

A credit score is an algorithmic–based number based on your payment history. It is effectively a snapshot of how you handle credit and is used by almost all lenders and other creditors to determine if they are going to grant you credit. If they do grant you credit, they also might use your credit score number to determine the interest rate on the loan.

Your credit score may vary depending on the type of debt you have, your credit history, and of course, your track record of paying down or eliminating your debt.

Although a lot of people are aware of credit scores and how it can influence their purchasing power, there are many people who are not aware of what makes up credit scores and the impact of them. Further on, you will see the five factors which make up credit scores.



## About the Author

Paul Ryan's professional background - *and personal passion* - includes education, as both a recipient and as an information provider. He has a Bachelor of Science degree in business management and has obtained several professional certifications. He is also a member of an advisory board of a Florida university and is involved in corporate training.

For years, he was an instructor for Junior Achievement (JA) K-12 school programs. In his JA classes, he taught students about business and how to manage money, as well as interviewing skills. Paul is a mentor for students at his alma mater, providing guidance on steps to take in college to prepare them for their post-graduation lives.

## About You!

My eBook is for you, and about you! No matter where you are on the credit history path, you read it because you are either getting started on your credit-building journey, established, and/or want to protect it.

*Thanks!*

***You cannot escape the responsibility of tomorrow  
by evading it today. – Abraham Lincoln***

*[www.CreditScoresExpert.com](http://www.CreditScoresExpert.com)*