

LIZ PULLIAM WESTON

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# Your Credit Score

**Second Edition**



How to **Fix, Improve,** and  
**Protect** the 3-Digit Number that  
Shapes Your **Financial Future**

Fix an error on your report • Understand your FICO score • Lighten your debt load • Cut your credit card rates • Use the new credit scoring system • Lower your interest rate • Implement fast fixes for your credit score • Save money

# **Your Credit Score**



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That Shapes Your Financial Future

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Liz Pulliam Weston



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© 2007 by Pearson Education, Inc.  
Publishing as FT Press  
Upper Saddle River, New Jersey 07458

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Printed in the United States of America

First Printing February 2007

ISBN 0-13-225458-1

Pearson Education LTD.

Pearson Education Australia PTY, Limited.

Pearson Education Singapore, Pte. Ltd.

Pearson Education North Asia, Ltd.

Pearson Education Canada, Ltd.

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Library of Congress Cataloging-in-Publication Data

Weston, Liz Pulliam.

Your credit score : how to fix, improve, and protect the 3-digit number that shapes your financial future / Liz Pulliam Weston. — 2nd ed.

p. cm.

ISBN 0-13-225458-1 (pbk. : alk. paper) 1. Credit scoring systems—United States. 2. Consumer credit—United States. 3. Credit ratings—United States. I. Title.

HG3751.7.W47 2007

332.7'43—dc22

2006027203

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# Acknowledgments

Credit and credit scoring can be a mysterious, complex subject, which means any journalist trying to cover this area of personal finance needs great sources. I've been extraordinarily fortunate to have found experts who not only knew their fields but who were willing to spend time helping me understand them, too.

At the top of this list is Craig Watts, spokesman for Fair Isaac Corp., who invested hours researching and carefully answering my endless questions. Several of his colleagues at the company were also generous with their time and expertise, including Ryan Sjoblad, Lamont Boyd, and Barry Paperno.

Allen Bond, Ginny Ferguson, Don Scott, and Diane St. James were among the many mortgage professionals who helped me learn about the home lending game, returning my calls even as their own phones rang off the hook during the refinance boom. My credit card and insurance sources are likewise too numerous to list, but special thanks to Gerri Detweiler of UltimateCredit.com, Robert McKinley of CardWeb, Robert Hunter of the Consumer Federation of America, Gail Hillebrand at Consumers Union, Deanne Loonin and Robin Leonard at Nolo Press, and the folks at Insurance Information Institute, VISA, and Citibank. Thanks, too, to Beth Givens of the Privacy Rights Clearinghouse and Linda and Jay Foley of the Identity Theft Resource Center for their insights into credit fraud.

Sam Gerdano of the American Bankruptcy Institute and Harvard professor Elizabeth Warren, author of *The Two-Income Trap: Why Middle-Class Mothers and Fathers Are Going Broke*, provided their vast knowledge and perspective about the bankruptcy epidemic in America.

Richard Jenkins, one of my editors at MSN Money, conceived and helped shape the series of bankruptcy stories I wrote for that Web site. The project deepened my understanding of the bankruptcy process and its effect on people and their credit. Thanks, too, to the hundreds who volunteered their personal stories about the often-difficult decision to file.

Then there are the cheerleaders—the people who encouraged me to take on and complete this sometimes daunting project. Leading the charge was my husband, Will Weston, who picked up a lot of slack around the house and encouraged me to return to my computer on those many nights when I would have much rather watched a rerun of *Friends*.

My friend and colleague, Kathy Kristof, gave a realistic assessment of what was in store when juggling family, full-time work, and book writing—but told me to go for it anyway.

My editor, Jim Boyd, instantly understood why this book needed to be written and guided me expertly along its route to completion. He and his staff at FT Press have been terrific.

Finally, I'd like to thank my readers who generously shared their experiences, opinions, praise, and criticism. Your letters and emails helped shape the information in this book and inspired me to keep digging for answers that could make a real difference in your lives.

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# About the Author

Liz Pulliam Weston is a personal finance columnist whose twice-weekly columns for MSN Money reach more than 10 million people each month. She's also the author of the question-and-answer column *Money Talk*, which appears in the *Los Angeles Times* and other newspapers throughout the country.

Weston appears regularly on television and radio, including NPR's "Talk of the Nation" and "All Things Considered," American Public Media's "Marketplace Money," and NBC's "Today Show." She was for several years a weekly commentator on CNBC's "Power Lunch." Her advice on credit and finance has been featured in *Consumer Reports*, *Marie Claire*, *Parents*, *Real Simple*, *Woman's World*, the *Boston Globe*, the *Chicago Tribune*, Associated Press, Forbes.com, and numerous other publications. The first edition of her book *Your Credit Score* was selected as "recommended reading" by the Wall Street Journal Online.

Formerly a personal finance writer for the *Los Angeles Times*, Weston has won numerous reporting awards. She was part of a three-member writing team that won a Gerald Loeb Award for coverage of the Comparator Systems penny stock scandal in 1997. She was also a member of the *Anchorage Daily News* team that won a Pulitzer Prize for Meritorious Public Service in 1989 for coverage of the alcoholism epidemic among native Alaskans.