



# **How to Get Started Improving Your Credit: The Inside Information You Need to Avoid Costly Mistakes and Do Things Right the First Time (U.S. Credit Secrets Series Book 2)**

*Daniel K. Berman*

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**How to Get Started Improving Your Credit: The Inside Information You Need to Avoid Costly Mistakes and Do Things Right the First Time (U.S. Credit Secrets Series Book 2)** Daniel K. Berman [REVISED SEPT. 2014] The best way to get started improving your credit is a three-step process that involves (1) learning the key points about the U.S. credit system, (2) obtaining copies of your credit reports and scores and (3) making sense of the data. HOW TO GET STARTED IMPROVING YOUR CREDIT walks you through this three-step process, in a way that is both easy and entertaining. You learn important inside information that the banks and credit bureaus don't want you to know, the best way to get your credit reports and scores for free and different options for getting free help, to understand your personal credit information. This is the inside scoop from a former credit counselor and consumer advocate who's been researching this area for more than 25 years. A bonus chapter gives you overviews, insights and quick tips on ten areas relating to personal credit that consumers typically have the most questions about: bankruptcy, credit and divorce, credit and marriage, credit counseling, debt collection, debt consolidation, debt settlement companies, foreclosure, home loans and identity theft. Think of these as "cheat sheets" for getting a running start on whatever topics are of particular interest to you. Avoid costly mistakes and do things right the first time, with this authoritative primer.

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