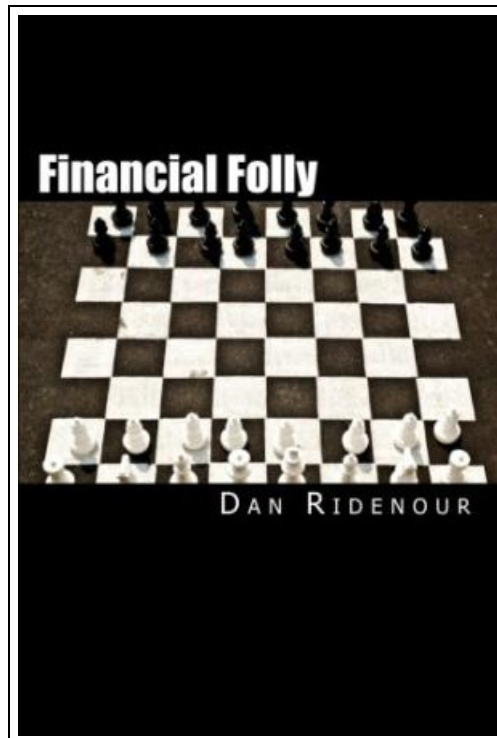


Financial Folly: Why Seven Smart Financial Decisions Will Lower Your Credit Score (Paperback)



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Reviews

It is really an incredible publication that we have possibly study. Of course, it really is engage in, continue to an interesting and amazing literature. You are going to like how the writer compose this publication.
(Bailey Lehner)

FINANCIAL FOLLY: WHY SEVEN SMART FINANCIAL DECISIONS WILL LOWER YOUR CREDIT SCORE (PAPERBACK)



Createspace Independent Publishing Platform, United States, 2010. Paperback. Condition: New. Language: English . Brand New Book ***** Print on Demand *****.A smart financial decision can create a very negative result to a personal credit score. Unfortunately, most consumers are not aware of these penalties and therefore do not avoid them. Here s an example I remember from a client of mine named Karen: She went from 662 to 593 in 81 days. What had she done? In a well-intentioned but ultimately costly move, she had accepted a zero interest for 6 months offer. She didn t want to utilize her current Visa at 19 believing that the rate was too high. That was the well-intentioned part - 0 interest instead of 19 interest- but the Credit Scoring System doesn t know what interest rates you or I or Karen pays.nor does it care. Her score dropped 81 points. Is it smart to pay 0 interest instead of 19 interest? Absolutely. Can that action, even if smart, lower a credit score? Absolutely. This book is about the Financial Folly that consumers all across America experience simply for making smart financial decisions. Seven of these smart financial decisions are described in detail so that consumers can better understand the negative impact that will occur and can avoid accidentally lowering their own credit scores. Lower scores can cost consumers hundreds or thousands of dollars each year in additional interest, higher insurance premiums, and missed job opportunities. Learn the truth about these seven smart financial decisions.



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