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Bad credit gone Good: Your complete guide to credit scores, credit reports, debt, dodgy credit repair companies and managing your finances while still being the human behind the numbers

Sally Whitehall

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If you have serious financial problems or your simply not happy with the interest rates being offered to you by lenders then you need to know that YOU ARE BEING WATCHED. Every financial move you make is being recorded. Your purchasing habits, how and when you pay your bills, every slip up, EVERYTHING! If your like most people then you probably have no idea what information is being recorded about you or even who is recording it much less how the system that decided that you deserve a low credit score and a bad credit report works. This same system has the potential to effect your job prospects, the rate of interest you pay and even which apartment you can rent. The good news is becoming aware of how this system works and even manipulating it to improve your own credit score is much easier than you may think. Even the worst possible financial crisis can be turned around given time and knowledge. And minus the expensive fees of dodgy credit repair companies. The truth is there is little to nothing extra that can be done by a credit repair company that you can not do yourself for free. Knowledge is power! It's time to stop letting your financial failings leave you an emotional wreck and beat the credit crunchers at their own game.

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