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Matthew Krantz



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Confessions of a Credit Junkie Beverly Harzog, 2013-11-25 Credit card expert Beverly Harzog shares how she went from being a credit card disaster to a credit card diva. When Beverly got out of college, she spent the next 10 years racking up debt on seven credit cards. Credit card limits she believed were merely guidelines, certainly not anything to be taken seriously, especially if she was in dire need of a new pair of shoes. The fact that she was a CPA at the time adds an ironic twist to the credit quagmire she slowly descended into. In *Confessions of a Credit Junkie*, Beverly candidly details her own credit card mishaps and offers easy-to-follow advice, often with a touch of Southern humor, to help others avoid them. In this much-needed book, you'll learn how to use the Credit Card Personality Quiz to choose the right credit cards, the seven ways to use a credit card to rebuild credit, how to get out of debt using a balance transfer credit card and pay zero interest while doing it, credit card strategies to save a bundle on groceries, gas, and more. Anyone in debt will benefit from the down-to-earth, practical tips Beverly offers.

Hate the Game Daryl Fairweather, 2025-04-11 The secret insights of economics translated for the rest of us. Should I buy or rent? Do I ask for a promotion? Should I tell people I'm pregnant? What salary do I deserve? Should I just quit this job? Common anxieties about life are often grounded in economics. In an increasingly win-lose society, these economic decisions—where to work, where to live, even how to live—have a way of feeling fixed and mistakes terminal. Daryl Fairweather is no stranger to these dynamics. As the first Black woman to receive an economics PhD from the famed University of Chicago, she saw firsthand how concepts of behavioral economics and game theory were deployed in the real world and in her own life to great effect. *Hate the Game* combines Fairweather's elite knowledge of these principles with her singular voice in describing how they can be harnessed. Her great talent, unique among economists, is her ability to articulate economic trends in a way that is not just informative but

also accounts for life's other anxieties. In *Hate the Game*, Fairweather fixes her expertise and service on navigating the earliest economic inflection points of adult life: whether to go to college and for how long; partnering; having kids; both or neither; getting, keeping, and changing jobs; and where to live and how to pay for it. She speaks in actionable terms about what the economy means for individual people, especially those who have the sneaking suspicion they're losing out. Set against her own experiences and enriched with lessons from history, science, and pop culture, Fairweather instructs readers on how to use game theory and behavioral science to map out options and choose directions while offering readers a sense of control and agency in an economy where those things are increasingly rare. *Credit Secrets Unlocked* Marcus D. Holloway, 2025-08-17

Credit Secrets Unlocked: The Ultimate Guide to Raising Your Score, Erasing Bad Debt, and Winning the Credit Game Like a Pro Are you tired of being denied for loans, paying outrageous interest rates, or feeling trapped by a low credit score? The credit system is built to keep you in the dark, but now you're holding the playbook that flips the game in your favor. *Credit Secrets Unlocked* is the no-fluff, step-by-step guide that reveals the exact strategies banks and credit bureaus hope you never learn. Whether you're rebuilding after financial hardship, starting from scratch, or trying to break into the 700 club, this book delivers everything you need to take control of your financial future. In this power-packed guide, you'll discover: The five factors that build or break your FICO score and how to master each one; The truth about credit myths that keep millions stuck in debt; How to remove charge-offs, collections, and late payments legally and permanently; Proven dispute letter templates and advanced credit bureau loopholes that get results; The critical differences between FICO and VantageScore and how lenders use both to profile you; The 90-day game plan to boost your score fast, even with no credit history; Powerful credit hacks, including authorized user tactics, tradeline secrets, and rent reporting tools; How to build strong business credit separate from your personal profile; Warning signs of credit scams and shady debt relief companies to avoid at all costs. This isn't recycled advice or generic financial fluff. These are battle-tested strategies used by real people to rebuild their credit, erase debt, and unlock funding for homes, cars, and businesses. If you're ready to finally take control of your credit and stop playing by the bank's rules, this book is your blueprint. Perfect for readers interested in credit repair, financial freedom, FICO score improvement, debt removal, credit hacks, business credit, financial resilience, and personal finance strategy. Take back control. Unlock the credit system. Win the game. *Budgeting For Dummies* Athena Valentine Lent, 2023-05-09

Build a budget that puts you on solid financial footing. Ask any financially successful person how they achieved their goals, and chances are they'll tell you it all started with a budget. And that's exactly where you should start. *Budgeting For Dummies* shows you how to create a plan that fits your lifestyle, manages everyday needs, and builds your savings. Author Athena Valentine, founder of the Money Smart Latina blog, offers step-by-step details for creating and following a budget without feeling like you're depriving yourself and your family of all the things that make life worth living. This book shows you how to figure out where your money comes from and where it goes so you can live the life you want and work toward your financial

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