

## **Credit Education Video Series**

Your credit scores are living, changing things that fluctuate with every financial move you make. You can't afford *not* to learn more about the three-digit numbers that can alter the quality of your daily life – from where you live to what you purchase to where you work – just ask the over 80 million Americans who have bad credit.

The credit education video series featured here, developed by credit expert Solomon Algazi, addresses **over 200 areas of credit education** to make the big, bad, mysterious thing called a credit score accessible, understandable, and, most of all, manageable. You can become “Credit Healthy” with patience, determination, and the right education.

Get private access to concise, information-packed videos and behind-the-scenes details of how credit scoring is done. Delivered in an up-front, in-your-face format without a hint of sugarcoating, these videos will enable you to give your life the credit it deserves, starting right now.

**Solomon Algazi Credit Education Video Series**  
**24 videos, over 200 topics, a lifetime of knowledge**

***Buy the Credit Education Video Series Now***

When you purchase the credit education video series, you'll **receive your all-access log-in immediately** so that you can instantly begin discovering the secrets behind:

**Credit Score Components** – Getting your hands on your credit scores and actually being able to read and interpret the reports are two completely different animals. You'll be shocked to discover just how careless some of your financial moves are and how detrimental they can be to your credit scores.

**Delinquencies** – Just one overdue payment can push your credit scores in the wrong direction. Find out how you can recoup the losses and stitch up your scores when you've fallen behind in your financial obligations.

**Learning, Experience, and Credit** – Feel like you can't get credit unless you have credit? Everyone is entitled to some piece of the credit pie. Find out how to turn negatives into positives, whether your financial past is non-existent or checkered.

*Discover how to control your credit scores so they're never  
lower than they need to be. What are you waiting for?*

***Buy It Now***

**Debt Ratio** – It's never the amount of money you owe on your cards that tanks your score... it's *always* a high debt ratio that makes your number drop. If you're using up all the credit available to you, it's time to find out why the credit system classifies you as a major risk... and how you can get off their hit list.

**Age of Credit** – What difference does it make how long you've had your credit cards or how old your credit file is? Your credit score is one instance when age is more than just a number.

**The Perfect Mix of Credit** – There is an ideal combination of installment and revolving accounts that make up your perfect mix of credit. Do you know what they are?

*The more you know and understand, the more you can control what happens to your credit scores. Knowledge is power.*

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**Inquiries** – Credit inquiries are not always innocent glimpses into your file – in fact, they can sometimes be damaging. Find out what it means to disturb the age of your file and why this can ding your credit scores. Discover if all inquiries are the same and if inquiries are ever a good thing.

**How to Get Your Credit Report** – Did you know that you're entitled to one free credit report per year, but that your actual credit score isn't free? Were you aware that there is a consumer database and a lender database that produce two very different credit reports? Get all the details about which credit report you should request and why.

**Credit Score Myths** – Do you only have one credit score? Will checking your own credit report lower your score? The credit card myths are endless – but the explanations for them can be found here in our most in-depth credit education video.

**Couples and Credit** – Can his good credit save her from certain doom, or vice versa? Marriage vows don't include a joint credit score – those three-digit numbers are individual 'til death do you part. But are there any credit score benefits from being one-half of a pair?

*There's more to your credit scores than just the number of credit cards you carry.  
Find out what else affects your credit... and your future.*

**Buy It Now**

**Collections and Charge-offs** – Don't be held hostage by the harassment of bill collectors. Understand the best way and when to pay off collections accounts or charge-offs, and how your actions will affect your credit scores.

**Employment** – A better-paying job doesn't automatically equal a higher credit score. And did you know that possible employers can check your score? Better find out what else can happen when your employment and credit scores collide.

**Credit Cards and Building Credit** – Close accounts; open accounts. Use credit cards; don't use credit cards. The ways to improve your credit scores and build your credit profile are sometimes the opposite of what you might think.

**I.D. Theft** – You can survive identity theft... if you act quickly. How armed and prepared are you if I.D. theft happens to your credit?

*Get instant access to 24 videos – an all-encompassing credit education. Beat the system. Take control.*

**Buy It Now**

**Mortgages and Titles** – The lower your credit scores, the higher your interest rate on a mortgage or car payment... if you can qualify to make such significant purchases at all. Where do you stand?

**Judgments and Liens** – Risk is what credit scoring is all about and a judgment or lien will cause a significant score deduction... which is a red flag to lenders. Redeeming yourself, and your score, begins with understanding what judgments and liens are all about and then learning how to remove them.

**Student and Auto Loans** – Trying to put your kid through college or secure a new car for your family? Tired of being humiliated by lenders because of your credit scores? Get more info about how to take the kink out of your own future... and the future of those you love.

**Personal Information** – It's crucial to know that credit reports of people with similar names can be unknowingly merged when your credit is pulled. It's up to you to make sure your personal information is up to date on your credit reports to avoid any confusion, especially if you share your name with another family member.

**Business Credit** – Before you can land a business loan, lenders will want a personal guarantee that you're "good for it." Their inquiry into your credit scores can be the difference between getting your business venture financed, or never getting it off the ground. Find out how you can compete.

*This credit education video series is the ultimate source  
for any and every question you have about your credit score.*

***Buy It Now***

**Identity Guard** – Identity Guard is the #1-rated identity theft protection service and will shield the entire spectrum of your private information. Get all the details about the must-have identity theft solutions that are available to you in today's highly mobile and interactive world, including identity protection software and ongoing credit monitoring and alerts.

**Debt Settlement and Negotiations** – You've seen the ads: "Reduce your debt by 50%! Get out of debt in six months!" Getting a debt settlement company to negotiate with your creditors may benefit their pockets more than yours. Learn how to get out of debt and improve your credit score the right way.

**Loan Modifications and Short Sales** – Opting for a short sale may seem like a benefit financially, but what is it doing to your credit scores? Loan modifications are made to seem like a simple do-it-yourself endeavor... but do you feel confident about managing the complicated, financial process? Do you have time to wait months for results?

**Credit Seminars** –Solomon Algazi's most in-demand credit education seminar topics focus on credit reporting, credit scoring, identity theft, and managing your credit to earn and maintain excellent credit scores. Learn more.

**Partnering to Serve Credit Needs** – Would you like to become a FICO-scoring expert? You can create a financial safety net for yourself and work from home in a virtual business when you become a Credit Servicez partner. Find out more about our training program and how to start your own credit restoration business from scratch.

This credit education video series teaches you the fascinating details that the credit “insiders” don’t want you to know, all in one convenient place. Don’t just get by on what you think you know – actually become financially savvy and learn how to work the FICO credit score to your advantage. Don’t turn to credit repair agencies that promise more than they can deliver. Learn the ins and outs of how the credit scoring system works and personally affects you. ***Buy the knowledge now, become your own credit specialist, and give your life the credit it deserves.***