

# Girl, Get Your Credit Straight!



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Is “retail therapy” your favorite pastime—even though you really can’t afford it? Do you ignore the balance on your credit card statements, vowing to pay them off at some point down the line? Is your debt preventing you from living your dreams—like buying a home or starting a family? If so, girl, it’s time to get your credit straight! These days, with easy access to multiple credit cards and glossy advertisements that entice us to spend at every turn, it’s all too easy to start racking up debt—and even little slip-ups can lead to real damage over time. In this highly practical follow-up to her bestsellers *Girl, Get Your Money Straight!* and *Girl, Make Your Money Grow!*, financial expert Glinda Bridgforth delivers a power-packed plan for paying down debt, repairing your credit score, and securing your financial freedom—along with a future that makes your heart sing. Beginning with simple, engaging exercises to help you assess your spending habits and get clear about what you owe, *Girl, Get Your Credit Straight!* presents a detailed road map for eliminating debt, one step at a time. You will learn how to:

- Devise a system for tracking expenditures, anticipating end-of-month shortfalls, and paying bills on time, every time
- Find ways to supplement your income
- Consolidate loans to pay off debt faster, decrease stress, and save time and money
- Negotiate with your creditors to come up with a payment plan that works for you
- Discover the best loans to use for refinancing debt or making major new purchases
- Understand

how credit bureaus work--and take steps to improve your score. Filled with Bridgforth's warmhearted wisdom and advice, and complete with worksheets, affirmations, and inspiring stories of African American women who've restored their credit and built new wealth, *Girl, Get Your Credit Straight!* is a fresh, empowering guide for any woman who wants to say goodbye to debt—for good.

作者介绍:

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