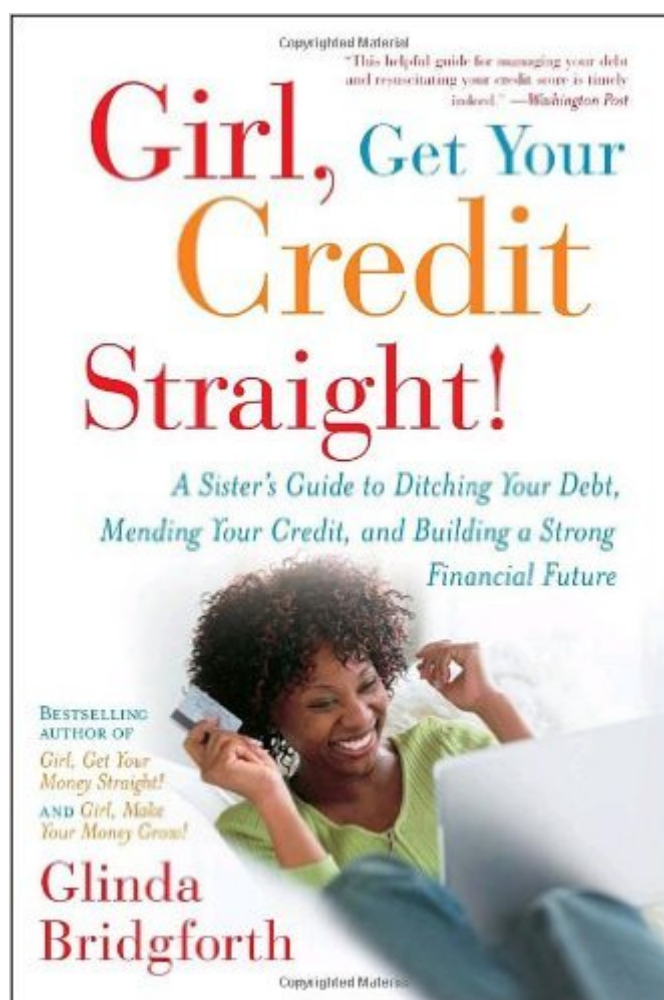


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# Girl, Get Your Credit Straight!: A Sister's Guide To Ditching Your Debt, Mending Your Credit, And Building A Strong Financial Future



## Synopsis

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.

## Book Information

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> Personal Finance > Credit Ratings & Repair #349 in Books > Business & Money > Personal Finance > Budgeting & Money Management

## Customer Reviews

I recently went to her book signing in Atlanta and bought all three of her books. She is an awesome author. I am a forty something woman who makes a good living just made a lot of mistakes. This is an excellent book to help you straighten out a mess that you have made in easy terms to understand. We have all had our share of credit "issues" but this will put you back on track. It is not just for sisters, it is for men and women, black and white or others with credit problems but want a book that is easy to understand for the regular person and it will help you. I can not wait until her next book signing to tell her where I am in "Getting my credit straight"!!!

There were about 30 similar books in the "Personal Finance" section of the bookstore, but this one stood out to me. Reading the book is like listening to a wiser aunt telling you the truth about credit cards and predatory lending. She tells you not only how to get your finances straightened out, but also why it is important - especially for women. I really liked the ideas at the back of the book about getting second jobs doing freelance work or having a small business on the side. The advice about trading time spent watching TV for time you could be earning enough to get yourself out of debt has really stuck with me. I really like this book and I'm going to buy it for my neices for Christmas.

Finally, I've read all three books in her series. This was helpful in providing more information about dealing with this thing called Credit and Debt, Sisters in the world of claiming your American Dream and building your financial future. She touches on how to deal with creditors and getting negative things off your reports and understanding that with the siblings Credit and Debt there's good and bad Credit just as there is good and bad Debt. Although as I was buying the book, I was already don't the things touched on in it and was looking for some advise on what to do thereafter once creditors were contacted and paid, it was good to know I was on the right track. Now I'm onto building my credit.

We all know someone that has issues with credit or just looking to make the credit score better, get this book. Not all the time are people suffering from horrible credit but just want to know how to make it better and this is your literacy grail!

I love this book. Very informative and easy to read. It's helped me to prioritize how I manage my financial future. I would recommend this book to all those who need a simple plan to get out of a difficult financial situation.

This book takes an interesting topic and makes it booooring. The author takes 50 pages worth of information and streeetches it out to over 300 pages. Way too much verbiage. Basically, a rehash of information that's already been out in the news for years. Nothing new. One of the main reasons I got this book was because I wanted to read the "101 Ideas to Increase Income." I wonder how many of these ideas the Sisters are going to be able to use: Get a raise. (None of the Sisters could have thought of that one?) Be an actress. (Like Hollywood is waiting.) Own a vending machine. Own an ATM. (It's getting funny now.) Be a house sitter. Be a singer. (Like Fantasia.) Write plays. Direct plays. Be a comic strip artist. And other equally "helpful ideas." I'm sure Glinda is a very nice lady, but this book is a total disappointment.

Are you in a financial crisis? Well have no fear, because Glinda Bridgforth is here! I have not been able to put this book down! This is my financial bible right now! Glinda, instructs you in such a way of getting out of debt, and staying out of debt. She guides you toward "Building a Strong Financial Future", and how to mend your credit. This is a great book if you are needing to "Get Your Financial House In Order!" I thank my sister Beverly for giving me this book! Girl, Get Your Credit Straight!: A Sister's Guide to Ditching Your Debt, Mending Your Credit, and Building a Strong Financial Future

Still reading the book but so far it is very informative and insightful. Glinda gives you the tools and helps you set the foundation to get you on the right path for rebuilding your credit. I can not wait to finish this book!

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Girl, Get Your Credit Straight!: A Sister's Guide to Ditching Your Debt, Mending Your Credit, and Building a Strong Financial Future  
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Improve Your Credit Score: How to Remove Negative Items from Your Credit Report and Raise Credit Ratings: Step-by-step Credit Repair Guide  
33 Ways to Raise Your Credit Score: Proven Strategies to Improve Your Credit and Get Out of Debt  
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