

best credit cards for 640 score

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Navigating the world of credit cards when you have a credit score in the 640 range can feel like a challenging endeavor, but it's far from impossible. This score, often considered fair or average, signifies a borrower who has had some credit history but may have encountered minor setbacks. Fortunately, a wealth of financial products are designed to help individuals in this credit bracket rebuild, improve, and leverage the benefits of responsible credit card use. This comprehensive guide will delve into the types of credit cards best suited for a 640 credit score, focusing on options that offer a pathway to better credit, essential rewards, and manageable terms. We will explore secured credit cards, credit builder cards, and even some unsecured options that cater to this demographic, providing insights into their features, benefits, and how to choose the right one for your financial goals. Understanding these choices is the first step towards a healthier credit future.

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Understanding Your 640 Credit Score

A credit score of 640 generally falls within the "fair" category according to most credit scoring models. This means lenders view you as a borrower who presents a moderate level of risk. While not considered "poor," it's also not yet in the "good" or "excellent" range. This score typically indicates that you have a credit history, which is a positive, but there might be instances of late payments, a high credit utilization ratio, or a limited credit history. Understanding these nuances is crucial when you begin your search for the best credit cards for a 640 score.

Lenders use credit scores to assess the likelihood of you repaying borrowed money. A 640 score suggests that while you've managed to establish credit, there's room for improvement. This score might limit your access to the most premium credit cards with the lowest interest rates and the most lucrative rewards programs. However, it doesn't preclude you from obtaining cards that can actively help you improve your financial standing and unlock valuable benefits.

It's important to note that credit scoring models can vary, and different lenders may have slightly different thresholds for what they consider "fair" credit. Regardless, a 640 score is a signal that responsible credit management is key to unlocking better financial opportunities. Focusing on cards designed for this score range is the most strategic approach to improving your creditworthiness and

accessing more favorable terms in the future.

Types of Credit Cards for a 640 Score

When your credit score hovers around 640, the landscape of available credit cards shifts. You won't typically qualify for premium rewards cards or low-APR balance transfer offers, but that doesn't mean you're out of options. The best credit cards for a 640 score are those designed to help you build or rebuild credit responsibly. These often come with features that mitigate risk for the issuer while providing you with the tools to demonstrate improved credit behavior. The primary categories to consider are secured credit cards and unsecured cards specifically marketed to individuals with fair credit. Sometimes, credit builder loans can also be a stepping stone.

The goal with a 640 score is not just to get a card, but to get a card that actively contributes to your credit health. This means looking for cards that report to all three major credit bureaus (Experian, Equifax, and TransUnion), have reasonable fees, and offer a path to upgrading to unsecured options or better terms over time. By carefully selecting the right type of card, you can turn a fair credit score into a significant advantage.

We will explore the most beneficial types of cards in detail, providing you with the knowledge to make an informed decision that aligns with your financial objectives. Understanding these categories is the first step in leveraging your current credit standing to achieve your financial aspirations.

Secured Credit Cards: Your Foundation for Credit Building

Secured credit cards are arguably the most effective and accessible option for individuals with a 640 credit score looking to build or rebuild their credit. These cards require a cash deposit, which typically serves as your credit limit. This deposit significantly reduces the risk for the lender, making them more willing to approve applicants with fair credit. The deposit acts as collateral, meaning if you fail to make payments, the issuer can use the deposit to cover the outstanding balance.

The primary benefit of a secured card is its ability to help you establish a positive payment history. When used responsibly, meaning you make on-time payments and keep your credit utilization low, this positive activity is reported to the credit bureaus. Over time, this consistent positive reporting can help raise your credit score. Many secured cards also come with features that make them appealing, such as no annual fees or even the potential to transition to an unsecured card after a period of responsible use.

When choosing a secured card, pay attention to the security deposit requirement, as this will directly determine your credit limit. Also, look into whether the card offers features like free access to your credit score or credit monitoring services, which can be invaluable tools for tracking your progress. The most important aspect, however, is to treat it like any other credit card: make payments on time and in full if possible, and keep your spending well below your credit limit.

How Secured Cards Help Improve Your Score

The mechanism by which secured credit cards improve your credit score is straightforward and effective. Firstly, they establish a credit account that reports your payment history to the major credit bureaus. Making on-time payments on a secured card is a direct signal to lenders that you are a reliable borrower. This positive payment history is a crucial factor in credit scoring models, carrying significant weight.

Secondly, secured cards allow you to manage credit utilization. By keeping your spending low relative to your credit limit (the deposit amount), you demonstrate responsible management of credit. A high credit utilization ratio can negatively impact your score, so maintaining a low one on a secured card is a powerful way to demonstrate good credit habits. Over time, consistent responsible use of a secured card can lead to a noticeable increase in your credit score.

Popular Secured Card Options

While specific offerings can change, several issuers are known for providing solid secured credit card options that are suitable for individuals with a 640 credit score. These cards often strike a balance between accessibility, helpful features, and a clear path to credit improvement. Researching these options can help you find the card that best fits your needs and financial situation. Some common features to look for include low or no annual fees, the ability to get your deposit back, and opportunities to graduate to an unsecured product.

- **Discover it Secured Credit Card:** Often cited for its no annual fee and the potential to earn rewards, which is unusual for secured cards. It also offers the possibility of automatic credit limit increases and a path to becoming an unsecured card.
- **Capital One Platinum Secured Credit Card:** This card is known for its competitive security deposit requirements, sometimes allowing a deposit as low as \$49 to secure a higher credit line. It also has no annual fee.
- **OpenSky Secured Visa Credit Card:** This card is notable for not requiring a credit check, making it a strong option for those with a 640 score who may have concerns about further credit inquiries impacting their score. It does have an annual fee.

Credit Builder Loans and Cards

Beyond secured credit cards, credit builder loans and specific credit builder cards offer alternative pathways for individuals with a 640 credit score to enhance their financial standing. These products are specifically designed to help consumers establish or repair their credit history by providing a structured way to demonstrate responsible borrowing and repayment behavior.

Credit builder loans typically involve the lender holding the loan amount in a locked savings account while you make regular payments on it. Once the loan is fully repaid, you receive the principal amount. During this process, your on-time payments are reported to the credit bureaus, effectively building a positive credit history. Credit builder cards are similar in principle, often functioning like a small, secured loan where you make payments on a balance that accrues over time.

These tools are particularly beneficial because they focus on the core elements of credit building: consistent, on-time payments and managing debt. They are often less focused on immediate rewards or perks and more on the foundational aspect of creditworthiness. For someone with a 640 score, these can be excellent stepping stones to qualify for more conventional credit products in the future.

How Credit Builder Products Work

The fundamental principle behind credit builder loans and cards is the reporting of your payment activity to the three major credit bureaus. With a credit builder loan, you're essentially borrowing a small amount of money that is held by the lender. You then make monthly payments on this loan for a set period. Every payment you make on time is recorded, showing lenders that you are capable of managing debt responsibly. This positive activity is reflected in your credit report, gradually improving your credit score.

Credit builder cards operate on a similar premise. They might be secured, meaning you provide a deposit, or they might have a very small credit limit. The key is that they are designed to be used for small, manageable purchases, and the expectation is that you will pay off the balance promptly. The issuer then reports your payment history and utilization to the credit bureaus. Both methods provide a clear track record of responsible financial behavior that credit scoring models value highly.

Unsecured Credit Cards for Fair Credit

While secured options are often the go-to for a 640 credit score, some unsecured credit cards are designed for individuals with fair credit. These cards do not require a security deposit but may come with higher interest rates, annual fees, or lower credit limits compared to cards for those with better credit scores. However, they offer the advantage of being an unsecured line of credit from the outset.

The key to finding success with these cards is to understand their terms and conditions thoroughly. Look for cards that offer a clear path to improving your creditworthiness. Some may offer credit line increases after a period of responsible use or have features that can help you monitor your credit progress. The goal is to use these cards to build a more robust credit history that will eventually qualify you for premium cards.

It's essential to be cautious and avoid cards with exorbitant fees or extremely high interest rates that could trap you in debt. The best unsecured cards for a 640 score will balance accessibility with features that genuinely help you improve your credit standing. Responsible usage, including making all payments on time and keeping balances low, is paramount to success with these cards.

Features to Consider in Unsecured Cards

When evaluating unsecured credit cards for a fair credit score, certain features are more critical than others. Prioritize cards that report to all three credit bureaus, as this is fundamental to credit building. Look for reasonable annual fees, or ideally, no annual fee if possible. While rewards programs might be limited, some cards offer modest cash back or points that can provide some benefit.

- Reporting to all three credit bureaus: This is non-negotiable for credit building.
- Annual Fee: Aim for cards with no annual fee or a low one.
- Credit Limit: Understand the initial limit and the potential for increases.
- Interest Rate (APR): Be aware of the APR, especially if you anticipate carrying a balance, though it's best to aim for paying in full.
- Potential for Upgrades: Some cards offer a path to upgrading to a better product over time.

Key Features to Look For

When you're searching for the best credit cards for a 640 score, several key features should guide your decision-making process. These are the elements that will not only provide you with a usable line of credit but also actively contribute to improving your credit health. Prioritizing these features ensures you're choosing a tool that serves your financial growth rather than hindering it. A thorough understanding of what to look for can save you from potential pitfalls and accelerate your journey to better credit.

The primary objective for someone with a 640 credit score is to demonstrate responsible credit management. Therefore, features that facilitate this, such as timely payment reporting and manageable credit limits, are of utmost importance. Beyond that, consider the overall cost of the card and any potential benefits that can enhance your financial literacy and progress. By focusing on these critical aspects, you can make an informed choice that sets you on the right path.

Reporting to All Three Credit Bureaus

This is the single most crucial feature for any credit card you consider when aiming to improve a 640 credit score. For your credit-building efforts to have an impact, your payment history and credit utilization must be reported to Experian, Equifax, and TransUnion. Without this reporting, using the card, even responsibly, will not reflect positively on your credit reports and, consequently, will not help raise your score. Always verify that the card issuer explicitly states they report to all three major credit bureaus.

Low or No Annual Fees

For individuals with a fair credit score, minimizing costs associated with credit cards is paramount. Annual fees can quickly eat into any potential benefits and add an unnecessary financial burden. Many excellent secured and some unsecured cards catering to fair credit offer no annual fees. If a card does have an annual fee, carefully weigh it against the benefits it provides. For credit building purposes, prioritizing cards with low or no annual fees is generally the most prudent approach to keep your overall credit costs down.

Credit Limit and Deposit Requirements

For secured cards, the security deposit directly determines your credit limit. While higher deposits mean higher credit limits, which can be beneficial for managing credit utilization, the amount you can comfortably afford to deposit is the primary consideration. For unsecured cards, the initial credit limit might be modest. It's important to understand this limit and how to manage it effectively. A lower credit limit can make it easier to keep your utilization ratio down, which is beneficial for your score.

Interest Rates (APR)

Credit cards for fair credit often come with higher Annual Percentage Rates (APRs) than those for consumers with excellent credit. While it's always advisable to pay your balance in full each month to avoid interest charges, understanding the APR is still important, especially if unexpected circumstances arise. A lower APR is always preferable, but when choosing between a card with a higher APR and one that is inaccessible due to your credit score, the accessible card with a higher APR, used responsibly, is the better choice for credit building.

Rewards and Perks

While rewards programs are typically less generous on cards for fair credit, some options do offer them. These might include modest cash back percentages or basic travel points. If two cards are otherwise equal in terms of fees and credit-building potential, a card with some rewards can be a slight advantage. However, never let the allure of rewards lead you to overspend or incur interest charges. The primary goal for a 640 score is credit improvement, not maximizing rewards.

Tips for Choosing the Best Card

Selecting the right credit card when your score is around 640 requires a strategic approach. It's not just about getting approved; it's about choosing a product that will actively contribute to your financial goals. Here are some tips to help you navigate the options and make the most informed decision for your situation.

Consider your primary objective. Are you focused purely on rebuilding credit, or are you looking for a card that might offer some basic perks alongside credit building? Your answer will influence which features you prioritize. Also, thoroughly research the issuers and their reputations. Some companies are more geared towards helping consumers with fair credit and offer better customer service and clearer pathways to improvement.

Finally, be realistic about your expectations. You won't qualify for the most premium cards immediately, but the card you choose today can be the stepping stone to those cards in the future. Focus on responsible usage, and your credit score will gradually improve, opening up more lucrative opportunities.

Assess Your Needs and Goals

Before applying for any card, take a moment to reflect on your financial needs and long-term goals. If your primary objective is to improve your credit score, focus on secured cards or credit builder products that consistently report to credit bureaus. If you can manage your spending meticulously and aim to pay off the balance in full every month, you might consider an unsecured card with fair credit terms, perhaps one that offers a small reward on everyday spending.

Consider how you plan to use the card. Will it be for occasional small purchases, or do you anticipate needing a higher credit line? Understanding your spending habits and repayment capabilities will help you select a card with an appropriate credit limit and terms. For instance, if you're prone to overspending, a secured card with a low deposit might be a safer bet than an unsecured card with a higher limit that you might struggle to manage.

Read the Fine Print Carefully

This is a critical step for any credit card application, but especially for those with fair credit. Pay close attention to the terms and conditions, particularly regarding fees and interest rates. Understand the purchase APR, balance transfer APR (if applicable), and any fees associated with late payments, cash advances, or foreign transactions. Some cards might have introductory low APR periods, but ensure you know the rate that will apply after the introductory period ends.

Look for information about how and when your credit limit can be increased and whether there's a pathway to convert a secured card to an unsecured one. Don't hesitate to contact the issuer directly if any terms are unclear. A thorough understanding of the fine print will prevent unexpected charges and help you manage the card effectively, contributing to a positive credit history.

Compare Offers from Different Issuers

Do not settle for the first card you find. Take the time to compare offers from multiple issuers. Many financial institutions offer credit cards specifically designed for individuals with fair credit. Look for cards that balance reasonable fees with features that support credit building. Websites that offer

credit card comparisons can be a useful tool, but always verify the information directly with the issuer's website to ensure accuracy and get the most up-to-date details.

Consider factors like customer service reputation, online account management tools, and mobile app availability. While these might seem secondary, a user-friendly interface and responsive customer support can enhance your overall experience and make managing your credit easier, which in turn aids in responsible usage.

Maximizing Your Credit Card Benefits

Once you've secured the right credit card for your 640 score, the key to unlocking its full potential lies in smart and consistent usage. Maximizing the benefits isn't just about earning rewards; it's fundamentally about building a strong credit profile that will serve you well in the long run. This involves a disciplined approach to spending, payment, and monitoring your credit health.

The most significant benefit of any credit card for improving your credit score is the opportunity to establish a positive payment history. Every on-time payment you make is a step towards a higher score. Beyond that, managing your credit utilization effectively can also have a substantial positive impact. By implementing these strategies, you ensure that the credit card you choose becomes a powerful asset in your financial journey.

Practice Responsible Spending Habits

The cornerstone of maximizing any credit card's benefits, especially for those with a 640 score, is disciplined spending. This means only charging what you can comfortably afford to pay off within the billing cycle. Avoid impulse purchases and stick to a budget. Treat your credit card as a convenient payment tool, not as an extension of your income. By keeping your spending within your means, you prevent the accumulation of debt and the associated interest charges.

For secured cards, remember that your credit limit is tied to your deposit. For unsecured cards, even if the limit is higher, the principle remains the same: spend within your means. This disciplined approach is fundamental to demonstrating creditworthiness and will be reflected positively in your credit reports.

Always Pay Your Bills On Time

Payment history is the most significant factor influencing your credit score. Making on-time payments on your credit card is non-negotiable. Aim to pay at least the minimum amount due by the due date. However, it is far more beneficial to pay the full statement balance whenever possible. This strategy not only avoids interest charges but also demonstrates a high level of financial responsibility to lenders.

Set up automatic payments if you tend to forget due dates. Even if you set up automatic minimum payments, make it a habit to review your statement and manually pay the full balance before the due date to avoid accruing interest. Late payments can significantly damage your credit score and are costly. For a 640 score, consistently paying on time is the fastest way to see positive changes.

Monitor Your Credit Utilization Ratio

Your credit utilization ratio is the amount of credit you are using compared to your total available credit. Lenders generally prefer this ratio to be below 30%, and ideally below 10%. For example, if you have a credit limit of \$500, aim to keep your balance below \$150, and even better, below \$50. High credit utilization can negatively impact your credit score, even if you make all your payments on time.

To keep your utilization low, make multiple payments throughout the billing cycle if necessary. If you have a secured card, remember your limit is your deposit. For unsecured cards, be mindful of the credit limit and avoid maxing it out. Regularly checking your credit utilization on your credit reports can help you stay on track.

Building Towards Excellent Credit

The journey from a 640 credit score to excellent credit is a marathon, not a sprint, but with the right strategy and consistent effort, it is entirely achievable. The credit cards selected for a 640 score serve as the foundational tools for this transformation. By utilizing these cards responsibly, you are not just managing debt; you are actively building a track record of financial reliability that will open doors to a wider array of financial products and benefits in the future.

As your score improves, you'll qualify for cards with better rewards, lower interest rates, and more attractive perks. The goal is to leverage the initial steps you take with your current card to graduate to these more advantageous options. This continuous improvement cycle is the essence of smart credit management and financial growth. The knowledge and discipline gained from managing cards for fair credit will serve you well as you ascend the creditworthiness ladder.

Graduating to Unsecured and Premium Cards

After demonstrating consistent responsible behavior with a secured card or a fair credit unsecured card for a significant period (typically 6-12 months or more), you'll likely see your credit score begin to rise. This improvement will make you eligible for unsecured credit cards with better terms. Many issuers will automatically review your account for an upgrade from a secured to an unsecured card, often returning your security deposit at that time. Keep an eye out for these opportunities.

As your score moves into the "good" and "excellent" categories, you can begin to explore premium rewards cards, balance transfer offers with 0% APR, and cards with lower interest rates. These cards offer significant benefits like travel rewards, cash back, and lower borrowing costs. The

disciplined habits formed with your initial card will make managing these more advanced products much easier and more rewarding.

The Importance of Continuous Credit Monitoring

To ensure your credit building efforts are effective and to catch any potential errors or fraudulent activity, continuous credit monitoring is essential. Many credit cards now offer free access to your credit score through their online portals or mobile apps. Utilize these tools regularly. This not only allows you to track your progress but also helps you understand how different financial actions impact your score.

Additionally, consider signing up for free credit monitoring services or obtaining your full credit reports annually from [AnnualCreditReport.com](https://www.annualcreditreport.com). Reviewing your reports allows you to check for inaccuracies, such as incorrect account information or duplicate entries, which could be hindering your score. Addressing any discrepancies promptly is a vital part of maintaining and improving your credit health. Staying informed about your credit is a proactive approach to financial well-being.

FAQ:

Q: What is the minimum credit score needed for most "fair" credit cards?

A: While a 640 credit score falls into the "fair" credit range, many cards marketed towards this category might approve scores slightly lower, or higher. Generally, cards for fair credit aim for scores between 580 and 669. However, approval is never guaranteed and depends on the specific issuer's criteria.

Q: Are secured credit cards the only option for a 640 credit score?

A: No, secured credit cards are a very popular and often the most accessible option, but there are also unsecured credit cards designed for individuals with fair credit. Credit builder loans are another avenue to explore for improving your creditworthiness.

Q: How long does it typically take to improve a 640 credit score with a credit card?

A: The timeline for credit score improvement varies greatly depending on individual credit behaviors. However, with consistent on-time payments and responsible credit utilization on a card that reports to the bureaus, you could start seeing positive changes in your score within 6-12 months. Significant improvements to reach "good" or "excellent" credit can take several years of diligent credit management.

Q: Will using a secured credit card affect my credit score negatively?

A: When used responsibly, a secured credit card will positively impact your credit score. Your on-time payment history and credit utilization are reported to the credit bureaus, which are key factors in credit scoring. However, late payments or high credit utilization on a secured card can indeed harm your score.

Q: What are the typical fees associated with credit cards for a 640 credit score?

A: Credit cards for fair credit, particularly secured cards, may come with an annual fee, a security deposit (which becomes your credit limit), and potentially higher interest rates (APRs) compared to cards for those with better credit. It's crucial to review the fee structure carefully before applying.

Q: Can I get rewards with a credit card if I have a 640 credit score?

A: While rewards are less common and typically less generous on cards for fair credit, some issuers do offer them, such as modest cash back or points programs. However, the primary focus for a 640 score should be on credit building and responsible usage, rather than maximizing rewards.

Q: What is credit utilization, and why is it important for a 640 credit score?

A: Credit utilization is the ratio of your outstanding credit card balance to your total credit limit. Keeping this ratio low (ideally below 30%) is crucial for a 640 credit score because it signals to lenders that you are not over-reliant on credit. High utilization can significantly lower your credit score.

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Practical Guide. How to Dispute, Remove Negative Items, and Build Strong Credit Score for Financial Freedom provides the essential knowledge and proven strategies to help you take control of your credit and build a solid financial future. Written by Sergey Mazol, a seasoned economist and policy analyst with extensive experience in financial regulations and public governance, this comprehensive guide breaks down the complexities of credit repair into simple steps. What You'll Discover in This Book: The Truth About Credit Scores - Understand the FICO and VantageScore models, how they're calculated, and what impacts your creditworthiness. Credit Bureaus & Reporting Agencies - Learn how Experian, Equifax, and TransUnion handle your credit data and how to work with them to fix errors. How to Get Your Credit Reports for Free - Step-by-step instructions on accessing and analyzing your credit report through AnnualCreditReport.com and other monitoring services. Identifying & Removing Errors on Your Report - Discover how to spot inaccuracies, outdated accounts, and fraudulent charges—and get them removed legally. Mastering the Credit Dispute Process - Learn how to write powerful dispute letters, handle online vs. mail disputes, and escalate unresolved issues. Removing Negative Items That Hurt Your Score - Strategies for eliminating late payments, charge-offs, collections, repossessions, foreclosures, and bankruptcies—the right way! Dealing with Collection Agencies - Understand your rights under the Fair Credit Reporting Act (FCRA) and Fair Debt Collection Practices Act (FDCPA) to stop harassment and unfair reporting. How to Rebuild Credit from Scratch - Whether you have bad credit or no credit, this book walks you through using secured credit cards, credit-builder loans, and smart financial habits to establish strong credit history. Piggybacking & Authorized User Strategies - Discover how adding yourself to a trusted family member's account can give your credit a fast boost. Bank-Specific Approval Strategies - Learn how major banks (Chase, Amex, Capital One, etc.) evaluate applications, their minimum score requirements, and how to increase your approval odds. How to Leverage Personal Credit for Business Credit - If you're an entrepreneur, this book teaches you how to build business credit separate from your personal credit and qualify for higher credit limits. Protecting Your Credit from Identity Theft & Fraud - Essential tips on freezing your credit, setting up fraud alerts, and monitoring your credit activity to prevent financial disasters. Bonus Resources & Templates - This book provides ready-to-use dispute letters, goodwill request templates, contact details for credit bureaus, and a list of recommended credit monitoring services. Who Is This Book For? Anyone Struggling with Bad Credit - If your credit score is stopping you from getting approved for loans, credit cards, or a mortgage, this book will help you turn things around. Individuals Looking to Buy a Home or Car - Credit score matters when securing low-interest loans—learn how to position yourself for the best financing options. Students & Young Professionals - Get a head start on building strong credit from the beginning and avoid common pitfalls. Entrepreneurs & Business Owners - Learn how to build business credit and leverage your personal credit for business growth.

best credit cards for 640 score: Your Score Anthony Davenport, 2018 A road map for how to navigate the confusing, secretive world of consumer credit, and how to upgrade and correct your score.

best credit cards for 640 score: Pay It Down! Jean Chatzky, 2009-10-07 Jean Chatzky has been working with viewers of NBC's Today show for a series on how to get out of debt once and for all. Her method, both on TV and in this book, is simple yet powerful: the key is saving just \$10 a day that you currently waste. It doesn't sound like much—a movie ticket or lunch for two at McDonald's— but \$10 really can take you from debt to wealth in just a few years. And because it doesn't feel like an impossible goal, people are more likely to stick with Chatzky's plan than an extreme regimen of spending cutbacks. Chatzky is focusing on debt because it's the single biggest threat to our financial health. The average American family has sixteen credit cards and high-rate debt of more than \$8000, not even counting car loans and mortgages. They pay more than \$1000 a year in interest alone. Debt makes people feel depressed and overwhelmed, leaving them without enough money for the truly important things in life—education, retirement, owning a home, feeling secure. Chatzky, one of America's most popular personal finance experts, writes in down-to-earth,

woman-next-door language about how to get started right away, without giving up the things that truly give you pleasure. She offers practical, accessible strategies to help readers find the money to pay off their bills, lower their interest rates, and improve their credit scores. Featuring real-life examples of people featured on her Today show series, Pay It Down can transform debtors into future millionaires.

best credit cards for 640 score: Building Your Custom Home For Dummies Kevin Daum, Janice Brewster, Peter Economy, Anne Mary Ciminelli, 2021-08-31 You deserve a home that meets your specific needs and desires! If you find yourself dreaming of the perfect patio, the ideal kitchen, and inviting rooms where you love to spend time, it might just be time to start building! With Building Your Custom Home For Dummies, you won't have to feel intimidated as you plan, finance, and oversee construction on your new oasis. You'll learn what it takes to build a custom home, including which pros to call and when. This updated edition also covers the latest in real estate and home construction trends, including smart homes, green building, and banking options. It's more important than ever to live in a home that's truly how you want it, truly your own. Now is the perfect time to get started—if you're still in the dreaming stage, this book will help you identify your style and articulate your vision. If you're further along in the process, you'll benefit from checklists and pointers on reviewing architects' plans, evaluating contractor bids, flipping the home you build, and more. The latest guidance on building a beautiful home on any budget New ideas for high-tech homes with low carbon footprints Step-by-step instructions for securing financing, hiring architects, and finding reliable contractors Advice on how to invest your home-building budget wisely and plan for the future Building Your Custom Home For Dummies takes you from finding the perfect homesite through laying the foundation to framing and finishing—in the friendly Dummies style you can trust.

best credit cards for 640 score: Credit Builder Secrets Jason White, 2018-01-17 Credit Builder Secrets is your gateway to better credit. In this book you'll find reasoning, tactics, and strategies to help you improve your credit score up to 200 points! In my profession, know it alls attempt to tell me or my clients all the time how to fix and improve credit. Often, the myth they share is to just pay your bills on time and that will improve your credit score. Little do they know, that's not true. Don't get me wrong, of course paying your bills on time is important, but just paying your bills alone will NOT improve your credit score. In this book, I dispel that myth and share how to really improve a credit score the right way. I don't know about you, but I'm tired of unqualified people giving bad advice. So please do me a favor. If you ever come face to face with one of these loud mouths who try to tell you how to live your life but don't take their own advice, promise me you'll run the opposite way.

best credit cards for 640 score: Moneylicious Ornella Grosz, 2010-10-15 How do I get the most out of my money? Can I splurge if I want to? Where do I find my credit score? How do I improve my credit and deal with debt? There are so many investments, how do I choose? Spend and invest your hard earned dollars in an effective way! Moneylicious is an easy-to-understand guide for anyone who wants to learn about money and personal finance. Twenty-something Ornella Grosz will help you recover from, or better yet avoid, the slippery slope of debt! Moneylicious: A Financial Clue for Generation Y explains the basics of: investing, banking, purchasing your first home, the importance of spending with a touch of humor (yes, you can buy \$100 pair of jeans), and much more! For Gen Y . . . written by Gen Y . . . Moneylicious provides a great financial roadmap. Ornella's willingness to share her own stories not only engages the reader but creates a learning environment where the basics of money and investing are not only explained . . . but shared in a way that is entertaining as well as experiential. 'This book should be required reading for all young people in high school and college. Armed with the knowledge that Ornella shares, the readers will be prepared to not only survive . . . but to thrive in the financial world they face.' ~Sharon Lechter, Founder and CEO of Pay Your Family First, member of the first President's Advisory Council on Financial Literacy, the AICPA Financial Literacy Commission and co-author of the National Bestseller Think and Grow Rich & Three Feet From Gold

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