



# The Fix Your Credit Workbook: A Step-by-Step Guide to a Lifetime of Great Credit

*Todd Bierman, David Masten*

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Written by two experience credit consultants, *The Fix Your Credit Workbook* offers a step-by-step way to organize cash flow and repair bad credit. With charts, to-do lists, form letters, and quotes from credit and debt collections laws, it teaches you how to:

- Prioritize your debts from most to least important
- Negotiate payment schedules with creditors
- Settle income tax debts with the IRS
- Choose between bankruptcy and other strategies for overcoming substantial debt
- Understand your rights in disputes with creditors, collectors, and credit reporting agencies
- Develop new practices to ensure a lifetime of great credit

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