

Title:

Protect your Credit Score

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320

Summary:

Personal finance is kind of a big deal right now.

Keywords:

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Article Body:

Personal finance is kind of a big deal right now. Identity theft is growing. People all over the USA are declaring bankruptcy, and in general, there's a lot of worried/upset people come when the credit card comes in the mail. The problem is that we've lost track of our finances. We've got a credit card with a \$3,000 balance here, and a maxed out credit card there. It all adds up, quickly.

You could say that Americans are increasingly drowning in debt. As this happens, their credit score goes down the tubes, and with it, the chance of them getting affordable credit. Their credit score goes down, and the loan payments go up. For a person already struggling to make payments, this is not a good scenario.

If you're in debt, you need a good credit score. Without a good credit score, you can't get low interest rates. If you can't get low interest rates, your loan premiums are going to go through the roof. At this point, things will go downhill fast.

If that weren't enough... Identity theft is the fastest growing white collar crime in America. One in five families have been affected by this epidemic. Identity theft protection products like the Equifax Credit Watch Gold™ with 3-in-1 Monitoring continually monitor consumers' credit files and alert them of potentially fraudulent activity like a new credit card application that they did not initiate.

Is there a solution to both problems?

Yeah, you've got to monitor your credit score, and keep it low. There are several good tools for monitoring your credit. Bay Area Family Law is a big fan of Equifax's credit monitoring tools. Credit management products like the equifax

3-in-1 Credit Report and Score Watch help consumers make informed decisions when making purchases, securing loans, paying for college educations, and managing their personal finances. Get Equifax Credit Watch Gold 3-in-1 Now!