

Credit Card Utilization ↻ High Impact

The amount of your total available credit that you're using. [See details.](#)

5% ▼

EXCELLENT

5% ▼

EXCELLENT

Payment History ↻ High Impact

The percentage of payments you've made on time. [See details.](#)

100%

EXCELLENT

100%

EXCELLENT

Derogatory Marks ↻ High Impact

The number of collection accounts, bankruptcies, foreclosures, civil judgments or tax liens on your report. [See details.](#)

0

EXCELLENT

0

EXCELLENT

Age of Credit History ↻ Medium Impact

The average length of time your accounts have been open. [See details.](#)

10 Yrs, 2 Mos ▲

EXCELLENT

10 Yrs, 2 Mos ▲

EXCELLENT

Total Accounts ↻ Low Impact

The total number of open and closed accounts on your report. [See details.](#)

17

GOOD

16

GOOD

Credit Inquiries ↻ Low Impact

The number of "hard pulls" on your credit report for things like credit applications in the last two years. [See details.](#)

0

EXCELLENT

1

GOOD

Credit Karma My Spending Review

T. Indeara Hanoomansingh



Credit Karma My Spending Review:

Top20 2016-01-01 **NXT 24** Michael Worrall, Sheri Tills, 2024-01-04 NXT 24 is a personal development book designed to give you the tools necessary to come to terms with your past disappointments to evaluate your current life and then to give you recommendations on what you can do to create your own unique path to discover your happiness and true joy in your life while you create a legacy www.NXT24book.com *Just In Case! Lose Your Heart, Not Your Mind: Smart Woman's Guide to Marriage and Self-Sufficiency (HC)* Aliette Carolan, 2017-06-07 In this practical guide Aliette Carolan insightfully outlines the keys to a successful marriage and its dissolution She paves the way for women especially to feel empowered in their life choices which then allows them to make the best decisions for themselves and their family This is a great guide for any woman who wants to be smart empowered and conscious in the choices she makes in love life and family Dr Shefali Tsabary NYT Bestselling Author of THE AWAKENED FAMILY GIVE AWAY YOUR HEART but don't lose your mind Know the deal you're getting into Know that self preservation is the key to a happy marriage and a happy divorce We don't take a job expecting that we'll hate it and quit We don't sign the lease on an apartment we'll be sick of in six months and we don't enter into a relationship planning for the breakup But the flip side is that we shouldn't expect any relationship we enter into will save us from the responsibility of being self sufficient No matter where you are in the process dating engaged married contemplating separation and divorce if you can realize why you have to put yourself first you're halfway there Whether you're in the rapturous throes of endless love or the first moments of stomach churning awareness that your marriage is falling apart this book is for you It's for every woman who understands that self preservation will not happen if you rely on someone else to save you You need to maintain or begin to establish your personal independence and financial solvency if you want to be self sufficient no matter what life throws at you You can lean on someone but you have to be able to stand on your own two feet at a moment's notice and that's what this book is about **The Art of Real Estate** Debbi DiMaggio, Adam Betta, 2015-04-21 Debbi DiMaggio's newest book is the first in The Art of Real Estate series an upcoming sequence of convenient and practical guides to specific real estate markets across the United States In this East Bay edition interested local buyers and sellers find area specific advice on navigating local market trends choosing the ideal real estate agent successfully marketing a home for sale and managing financial concerns among many other topics The book also contains a myth busting chapter that addresses common industry misconceptions from a real estate agent's insider point of view and copies of essential real estate documents and forms This extremely localized guide focusing on Debbi's major real estate markets in Piedmont Oakland Berkeley and Montclair is a must have for any savvy buyer or seller looking to do business in the area Money on Your Mind Vicky Reynal, 2025-01-07 Discover how your thoughts emotions and past experiences shape your money habits and find your way to financial freedom Do you overspend or make impulse purchases you regret later Do you never feel like enough money is enough Do you hide purchases from your partner Do you spend

extravagantly on others to win their approval Do you resist spending money even on things you know you need One of your most important relationships is the one you have with money yet you may not be aware of the complex web of emotions and past experiences that are really driving your money habits Money on Your Mind helps you unpack these psychological hurdles and start making better financial choices Through a mix of case studies client stories and her expertise in psychotherapy financial psychotherapist Vicky Reynal reveals how an emotionally absent parent can result in comfort shopping how bullying in school can lead to overspending how absorbing a parent's lack of boundaries can interfere with making rational financial decisions and much more Then she helps you shift those ingrained attitudes and beliefs so you can stop falling into the same old spending traps You'll learn to Recognize your spending triggers Let go of a scarcity mindset Free yourself of spending anxiety Take control over your money habits With a better understanding of the root causes of your money struggles a more secure financial future is possible

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Freedom is the simple and powerful money guide you've been waiting for **Property Management Basics for the Part-Time Landlord** G.E.S. Boley Jr.,2020-08-10 Learn All The Secrets Of Landlording And Manage Your Property Without Hassle I know how most people have heard about the numerous benefits of investing in real estate but are still reluctant to give it a try This is generally because most people think of it as a craft that requires some complex knowledge But that is not necessarily the case and I will prove it to you In this book **Property Management Basics for the Part Time Landlord** I have explained all the vital aspects of real estate Think of it as the A to Z of Landlording I started by discussing the opportunities that you can look to harness in this business Then I delved into every aspect of owning a rental property such as repairing your credit score so that you can access more funds choosing the right property to buy deciding whether to run your business as a corporation or as a private individual finding the best tenants managing your business by managing your property finances and tenants accordingly knowing how to handle a troublesome tenant to get them to fall in line knowing how to chase eviction if the tenant refuses to cooperate I closed by discussing the several collection methods that you can use to recover your money if your tenant leaves without paying what they owe I have included the lessons I've learned in my 15 plus years of being a landlord with some useful tips that have been working for me and made me the successful landlord that I am today Are you ready to discover how you can build a passive income for you and your family and discover how you can change your finances forever and become financially stable even without the usual 9 to 5 Click the Buy Now button and get started *Customer Karma* Arjun Sen,2016-09-23 In Arjun Sen's most recent book *Customer Karma* Why stop at a one night stand when you can have a lifetime relationship with your customer he uncovers the blind spots of many well intentioned companies in the customer dating game Arjun draws upon his broad experience in marketing branding and customer relationships to offer impactful customer centered insights for business professionals of all levels Arjun successfully piques your curiosity and keeps you coming back for more with his first hand industry stories that demonstrate the power of genuinely connecting with clients This book has something in it for anyone who intends to attract and keep customers or someone who wants to build meaningful customer relationships Arjun playfully crosses the boundary of polite business correctness to reveal the biggest vulnerability of businesses not knowing on a personal level anything about customers they are pursuing or specifically what makes them tick He likens businesses to a dater and parallels the process of courting a date and should be a similar process to courting a customer He brings tremendous value in his explanations of how to connect with customers in a way that requires awareness and authenticity Arjun excels in his ability to shift his perspective and reframe situations so that the reader can see things as both the business and the customer His first hand experiences are relatable and applicable to seemingly every business Arjun cleverly examines plausible and real life business scenarios through the lens of karma which he defines as outcomes based on one's own efforts and actions The reader is left with a deeper understanding of what works to cultivate lifelong customer relationships using dating relationships as the litmus test

for authenticity and sincerity Customer Karma is a must read for any business that wants to attract effectively serve and retain life long customers Good karma is cultivated by heart felt good action When companies genuinely invest in their customers they are rewarded with good karma of customer loyalty the abundant returns This formula works with every relationship and in every area of your life But knowing the formula is not good enough as Arjun emphasizes that Customer Karma is about action not words Businesses build good Customer Karma only when they actually put their customers first in all their actions **Deine Psyche, dein Umgang mit Geld und du** Vicky Reynal, 2025-02-26 Dieses Buch schließt eine Bildungsücke im Umgang mit unseren persönlichen Finanzen Die Verbindung von Kopf und Konto anschaulich erklärt Thomas Kehl Finanzfluss Offen über Geld zu sprechen ist noch immer ein Tabu Dabei könnten Reden helfen denn die meisten unserer Beziehungskonflikte betreffen unseren Umgang mit Geld Gleichzeitig erhöht dieser finanzielle Stress das Risiko für Magengeschwüre Migräne Angststörungen und Depression um ein Vielfaches Psychotherapeutin und Finanzexpertin Vicky Reynal entschlüsselt das komplexe Geflecht emotionaler Faktoren das unsere Finanzentscheidungen lenkt und hilft ein gesundes finanzielles emotionales Bewusstsein zu schaffen Denn ein Verhältnis zu Geld mit dem wir uns wohlfühlen ist unabhängig vom Einkommen möglich Wenn wir verstehen welche Rolle Geld in unseren Köpfen spielt verbessert dies nicht nur unseren Kontostand sondern auch unsere Beziehungen unsere Gesundheit und unser Wohlbefinden Dieses augenöffnende Buch liefert die Werkzeuge dafür Hilft psychologisch fundiert den eigenen Umgang mit Geld zu verstehen und zu verbessern

La psicología de tu relación con el dinero Reynal, Vicky, 2025-04-07 Las creencias inconscientes que sabotean tu bienestar financiero y cómo liberarte de ellas Descubre cómo tus pensamientos emociones y experiencias pasadas dan forma a tus hábitos respecto al dinero y encuentra tu camino hacia la libertad financiera Gastas demasiado o haces compras impulsivas de las que luego te arrepientes Sientes que nunca tienes suficiente dinero Le ocultas tus compras a tu pareja Gastas de forma desmesurada en otros para ganarte su aprobación Te resistes a gastar dinero incluso en cosas que sabes que necesitas La relación que mantienes con el dinero es una de las más importantes de tu vida pero es posible que no seas consciente de la compleja red de emociones y experiencias pasadas que determinan tus hábitos económicos Este libro te ayudará a desentrañar estos obstáculos psicológicos y a empezar a tomar mejores decisiones financieras A través de una combinación de estudios de casos experiencias de clientes y sus propios conocimientos sobre el tema la psicoterapeuta Vicky Reynal te explica cómo el hecho de vivir con un padre o una madre emocionalmente ausente podría dar lugar a un hábito de compras compulsivas cómo en ocasiones el acoso escolar nos lleva a gastar en exceso o cómo la falta de límites por parte de los padres puede llegar a interferir en la toma de decisiones financieras racionales A continuación te ayuda a cambiar esas actitudes y creencias arraigadas para que dejes de caer en las mismas viejas trampas En este libro aprenderás a Reconocer los desencadenantes de tus gastos Dejar de lado la mentalidad de escasez Liberarte de la ansiedad por el gasto Tomar el control de tus hábitos Al entender mejor las causas fundamentales de tus dificultades económicas es posible construir un

futuro financiero m s seguro Karma's Helpers Robb Hamic,2010-06 Karma s Helpers is written for today s world Have you noticed that sometimes you cross paths with someone you shouldn t mess with That person could be you This book skips the usual forgive and forget mentality and teaches its readers how to follow a guide intended to expose issues like never before Are you waiting for Karma to visit someone It is simplistic but advanced in theory and written by a veteran of exposing the truth Believe it or not the second part of this book details the missing secrets of using a BLOG to amplify your investigation results to expose your concerns to the world This book provides the most up to date resource for 2010 making a blog work to its fullest potential and it guarantees immediate search engine optimization SEO for free Anyone can use these techniques including blogging for success and to get even no previous experience necessary So go ahead and forgive but get back We live in a complicated world where people do bad things to others for no explainable reason My experience as a sheriff s deputy white collar crimes detective private investigator personal and corporate intelligence specialist have given me a unique view into the way people treat each other My own life experiences have given me a unique view on society and some of my really negative experiences have lead me to think I wish I could speed up Karma on a particular person company or organization I have met many people in life who have also been wronged for reasons such as cheating spouse bad relationship bad business partners embezzlement theft bad business competitor sexual deviant personal enemy protective parent etc While people don t readily admit it most of us believe or hope for Karma to come around That is where I come in I have developed a peculiar playbook that can be used by anyone to evaluate a person in question perform a detailed analysis of their problems and weaknesses undertake a plan of action to expose their issues make their problems evident to them and everyone else cause them problems and speed our little friend Karma along I give a unique perspective because I have used the techniques that I detail in this book many many times for various reasons I have had unparalleled results and put some really bad people out of commission Maybe you are reading this book out of curiosity or you may be one of Karma s Helpers This book contains actual stories about getting even that are strange and unusual *Cosmic Accounting: a Journey to Enlightenment* T. Indeara Hanoomansingh,2012-04-18 Cosmic Accounting A Journey to Enlightenment is a spiritual guide with nine key steps for a balanced lifestyle The Life Balance Process for Inner Transformation shows you how to explore divinity so that you can experience true abundance inner peace and enlightenment By combining accounting principles with universal truths and ancient wisdom the cosmic journey will take you into the world of money mysticism and divine beings like youve never seen before You can embrace a new awareness that we are interconnected and spirit wealth and empowerment are part of the same cosmic energy In a time when many of us are concerned about the state of our financial affairs it provides a spiritual solution to our modern dilemma You can learn how to Integrate the wisdom of infinite intelligence in many areas of your life including your relationships health career and finances Understand money from a spiritual perspective and create a flow of abundance Uncover the secrets of your true Self with a personal inventory

Recognize the magical relationship between your work and becoming enlightened Transform suffering and challenges into the fuel for your enlightenment Rewrite your destiny in the accounting of your life Reclaim your divine birthright for financial freedom and live your souls purpose Even though others might be able to point us in the right direction no one can embark on the amazing journey of enlightenment for us For the truth seeker the answers can only come from within Uncover the magic within these pages

Summary: Rules for Renegades BusinessNews Publishing,2014-10-28 The must read summary of Christine Comaford Lynch s book Rules for Renegades How to Make More Money Rock Your Career and Revel in Your Individuality This complete summary of the ideas from Christina Comaford Lynch s book Rules for Renegades demonstrates the author s one simple mantra be a renegade Effective businesspeople find ways to explore new ventures in enjoyable ways that express their own personalities Renegades make money and have fun doing so In her book Christine Comaford Lynch explains her 10 guidelines for becoming a business renegade and encourages entrepreneurs to challenge assumptions This summary also gives practical advice on funding and how you can ensure that you don t miss an opportunity to exploit capital within your own organisation Added value of this summary Save time Understand key concepts Expand your business knowledge To learn more read Rules for Renegades and find out how you can become a renegade who does what they love and makes money from it *Musical Courier and Review of Recorded Music* ,1921 Franchise Times ,2007

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