

Credit Scores as a Financial Asset Advantage!

Did you know that by simply raising your credit score, you may be eligible for equipment loans or insurance products as well as potentially lowering your personal interest rate and payments on everything from credit cards to mortgages?

This access to capital could make a substantial difference in your practice to allow you to acquire equipment to expand your services and profit margins!

Did you know that the median credit score was in the 720 range before the recent economic turmoil and has now dropped to 680? A credit score drop of just 40 points effectively doubles the risk for the creditor. Many creditors who accepted loans at the 680 score category now require 720. It is almost impossible to get a business loan unless you have an impeccable score which requires that all of your banks and credit card companies report in the proper manner.

Do you know which banks are reporting your credit card data in a way that they effectively take 20 to 50 points from your score? Did you know you can hurt your credit score if you pay your accounts in full every month or if you arrange a payment plan on an old collection? Do you know which website is giving you your real credit score?

Doctor L from New York approached our company after hearing about us at a conference. He was skeptical that we could help, but his source was a well known business man. His score was 635 and he was sure that it was due to a late payment even though it was on an automated payment plan. He had reviewed his credit report and was certain he had everything in order. He had no idea that there were several items misreported - taking over 100 points from his score. After a full optimization and three months of collaboration, his score was raised to 776 and is still climbing.

Dr W. from Maryland wrote this: "When I wanted to open my practice and buy my new home, I discovered that bank regulations had become exceedingly stringent, even for people like me who pay their credit card bills fully every month. I was referred to Monika Nagy, CCA, who explained how to reorganize my



business and my credit so that my credit score would, as she put it, 'skyrocket'. She was right. Following her advice I was able to buy my house and open my practice in 90 days. I believe all of us doctors can save substantial amount of money and frustration by using her credit rating improvement services"

Doctors should know that "79 percent of credit reports may contain some type of error" per the Federal Reserve Bulletin. Every doctor should have a credit check up and not wait until they apply for a new loan and discover a problem. The rules of the credit system are counterintuitive, complicated and constantly changing.

When was your last credit check up?

Monika Nagy, one of only 130 Certified Credit Analysts in the United States, former professor and recognized author, is helping doctors to raise their credit score. Nagy has been interviewed by AOL.com, MSN.com, The Science Monitor, etc. and has been a featured speaker on radio shows nationwide.

After an initial consultation, Monika Nagy and her associates create a customized plan, specific for each practitioner, which can generate results in as little as 45 days or may take a few months, based on the scope of services.

For a consultation, please contact Monika Nagy at monika@FinancialFutureCoach.com or toll-free at (888) 703-6798. For more information, visit www.FinancialFutureCoach.com.