



# The Newest Story of O: How to Legally Pay 0% Interest on the Money You Owe & Eliminate Your Debt in a Fraction of the Time -- Secrets to Making the Credit System Work in Your Favor

By Daniel K. Berman

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[REVISED OCT. 2014] Your credit history and the scores that go along with it serve as your passport to full participation in the U.S. economy. Your ability to take full advantage of numerous financial benefits will be limited, to whatever extent this passport is not in good standing. Actually several books in one, The Newest Story of O is a concisely written and highly readable source of high-quality, how-to material, creatively connecting personal credit with debt minimization. It boldly goes where no such book has gone before, offering cutting-edge inside information, while exposing many commonly perpetuated and potentially harmful myths. With this information at your fingertips, you will be able to convert your high-interest debt to low interest and even zero interest, paying it off in a fraction of the time. If your goal is to become debt-free or simply to improve your financial position, you won't want to miss out on what this book can teach you. The ten-chapter framework is organized as follows: (1) How the Credit System Works, (2) How to Obtain and Understand Your Reports and Scores, (3) How to Repair Bad Credit, (4) How to Build Good Credit, (5) How to Play and Win the Credit Card Game, (6) Zero-Interest Balance Transfer Offers, (7) Low-Interest Loans and Peer-to-Peer Lending, (8) Fight and Win Against the Banks and Bureaus, (9) Tips for Making Money and Tips for Saving, (10) Ten Special Topic Area "Cheat Sheets": Bankruptcy, Credit and Marriage, Credit and Divorce, Credit Counseling, Debt Collection, Debt Consolidation, Debt Settlement Companies, Foreclosure, Home Loans and Identity Theft. Highly accessible in its presentation of a rich font of valuable, practical knowledge, if you only buy one book on personal credit or debt reduction, this is clearly the one to get.

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## **Editorial Review**

### **About the Author**

Harvard-educated Daniel K. Berman has studied consumer credit for more than 25 years. In this unique and informative guidebook, he brings to bear the knowledge acquired in the trenches as a credit counselor, as well as his training as an investigative news reporter and a social science Ph.D. The results of this practical, personal experience and meticulous research are presented here in a format that is both easy-to-read and entertaining.

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#### **John Lee:**

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