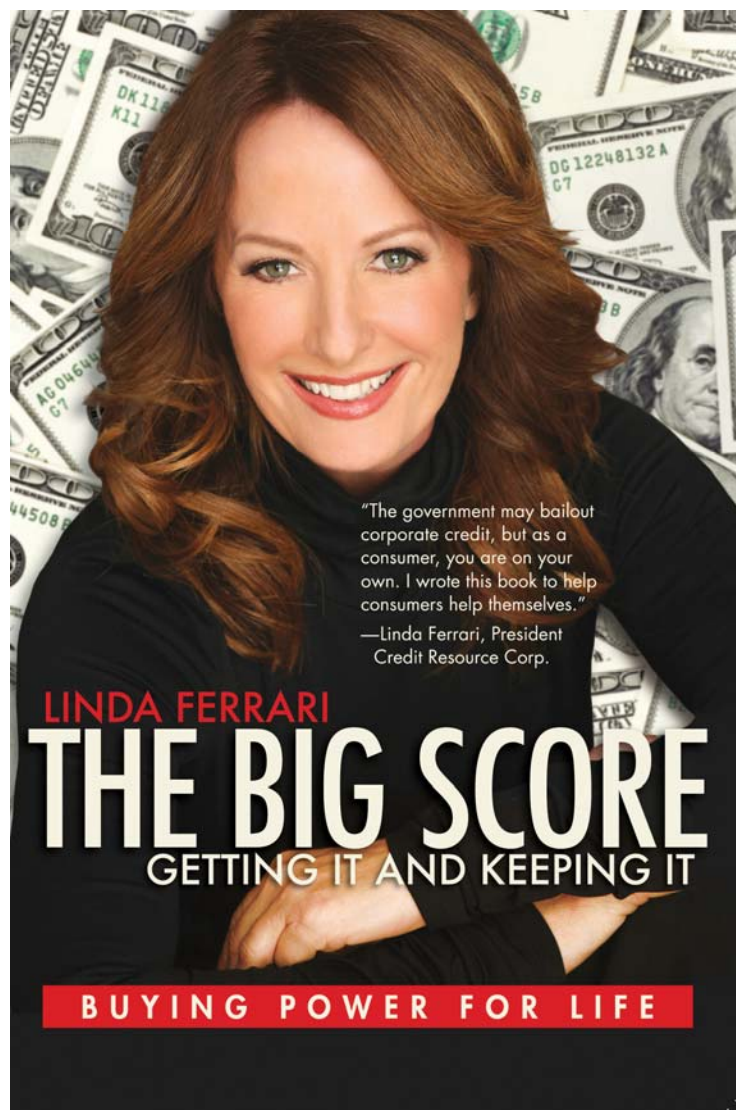


# LINDA FERRARI, Author of The Big Score

## Getting It & Keeping It – Buying Power For Life



Linda Ferrari is a leading nationwide expert in the credit education and scoring industry. As Founder and President of Credit Resource Corporation, Linda has dug into more than 14,000 credit reports providing in-depth solutions through coaching and consultation to thousands of consumers and mortgage professionals. In doing so, Linda has orchestrated higher credit scores and better financial opportunities and futures for individuals and families from all walks of life.

She has seen it all and she has fixed it all and her message is very clear:

*"Look, not all credit advice is good! With years of experience in this business, I can tell you that most of the information you hear or read about credit improvement contains erroneous or blatantly false information. Credit awareness is monumentally important and credit scores are now a major deciding factor in the outcome of our financial futures. Whether you want to raise your credit scores from a 720 to a 780, or you need to recover from a severe financial crisis, when you need credit help, reliable information is critical.*

*Too many self-proclaimed credit and financial experts are now offering credit improvement tips, despite the fact that they have never repaired anyone's credit. This phenomenon should greatly concern consumers. You can't waste time going down a misguided path, led astray by the advice of someone who has hopped on the bandwagon because credit is now such a popular subject for the media to cover.*

*Government may bail out corporate credit, but as a consumer, you are on your own. I wrote this book to help consumers help themselves, and I wrote this book to give individuals the RIGHT advice, the type of advice that will change their lives for better and for good."*

Linda is a regular guest on San Diego's 1700AM Biz Fit radio show. She has also appeared on 97.1 KLSX *Making Money, Talking Dollars and Making Sense, and Vegas Investors Edge*. She also provides expert credit advice at seminars and conferences, nationwide, for both the public and private sectors. Linda's broad depth of knowledge enables her to respond quickly and effectively to a wide spectrum of credit concern. Linda's unique approach sheds light on many misconceptions about credit scoring, frequently with quick real-life remedies that can instantly make credit scores shoot up 50 to 100 points or more. This skill makes Linda Ferrari a true crowd pleaser.

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# Ten Reasons Your Readers & Audience Need To Know LINDA FERRARI

*In the last decade, our credit scores have been revealed to us, but little else has been shared with us about them. That's a big problem for nearly every single American because those 3-digit numbers are, de facto, the biggest obstacles for more than 228 million Americans and it's only getting worse.*

In the eye of the current economic storm, the U.S. economy depends heavily on the emotional and financial strength of American consumers. A whopping 71% of the U.S. economic engine is powered by the willingness of every American to commit their hard-earned assets to pony up to buy the goods and services that will benefit themselves and their families. They do so because they possess the confidence that their jobs, their homes, and their economic futures will not suffer as a result. However, consumers are faltering, and they are frightened—and for good reason.

With each passing month, news of the sub-prime mortgage crisis draws in new victims as homeowners wonder if the unthinkable will happen to them. In addition, it doesn't stop there. Inflation, unemployment, and an inevitable recession all find Americans questioning how they can survive within a system that they don't understand, and many too frightened to ask the right questions—or to even know what the “right” questions are.

The linchpin issue right now and for the coming decade is **credit**. Good news? High scores are the golden ticket for getting a home and landing a good job. Good credit scores open doors for financing cars at preferred rates, and help your readers and audience save the most for retirement. Bad news? Low credit scores will impair their abilities to function in today's society. Low credit scores make it difficult to get insurance, an apartment, a cell phone, and a job. And it is only going to become more invasive as time passes. New developments in the credit scoring system look to modify the process by which people are admitted to hospitals—based on credit scores.

***Need one good reason why your readers and audience need to know Linda Ferrari? Here are ten!***

1. **Demographics:** 228 million people in the U.S. need Linda's advice! Seventy-five percent of the U.S. population is over 18. They have a credit score—even if they don't want one. We figure that's about 99%+ of your audience.
2. **Financial Importance to Your Readers:** Poor credit scores force Americans to pay a whopping \$28 BILLION in EXCESS credit card interest charges!
3. **Identity Theft Concerns:** In 2008, over 10 million people were victims of identity theft. In the past four years, 230,441,730 records of identification have been lost by our major creditors. Linda has the answers on how to protect yourself and your family.

4. **Topical Concerns Addressed by an Expert:** Fallout of the sub-prime mortgage crisis means only the most credit worthy individuals will qualify for a refinance to save their homes, but what are the right moves? Who's advising them? Linda knows the credit-scoring system inside and out, and she can give your readers and audience the best advice for their situations. How does a foreclosure, short sale, or loan modification affect credit scores? How long before consumers will be able to buy another home? What are the steps to recover and rebuild after a severe credit crisis?



**Linda Ferrari,  
President, Credit Resource**

5. **Employment Concerns:** Credit reports are now part of the mandatory background check for hiring new employees. Want a new job? What's your credit score?
6. **100% of Credit Reports Contain Errors:** NO ONE is Untouched! 100% of credit reports contain mistakes, many of which are severe enough to cause individuals to be denied for credit, or trigger a universal default causing all of their interest rates to increase up to as much as 28-30%. Linda reveals all of the credit report “hot spots”.
7. **Experience:** Linda Ferrari is a seasoned professional for on the spot interviews. Linda is charming, witty, compassionate, and knowledgeable. Give her a forum and she will sell this book.
8. **Warm, engaging, and empathetic:** Linda Ferrari is instantly likeable. She strikes a winning and natural balance between in-the-trenches-expert, and an inviting friend, making her a natural guest speaker and talk show guest.
9. **Polished and Professional:** Linda Ferrari's decade of credit industry experience enables her to deliver decidedly expert advice while maintaining a professional and attractive demeanor, a must for book sales.
10. **THE BIG SCORE:** You will get and keep THE BIG SCORE when it comes to winning big with your readers and audience.

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# **LINDA FERRARI ON HER BOOK, THE BIG SCORE – GETTING IT & KEEPING IT – BUYING POWER FOR LIFE – P.1**

## ***Why Did I Write This Book?***

With more than 10 years of actual hands-on credit score improvement experience, I clearly saw a profound disconnect between what people *thought* about the credit scoring industry vs. what is fact. This chasm between perception and reality costs consumers billions of dollars every year, enormous stress and considerable missed opportunity—all of which are borne by unknowing or seemingly defenseless consumers.

I have analyzed more than 14,000 credit reports, and I have repaired the credit of thousands of individuals from all walks of life. My experience has led me to several meaningful conclusions:



- 1) The use of the credit report has increased in just the last few years, and it will play an even larger role for over 220 million Americans who rely on them for employment, housing opportunities, mortgage and car loans, credit cards, and even medical care.
- 2) There is a dire need for useful and real information that will help individuals improve their credit scores to pay less, save more and get jobs.
- 3) The cost of bad credit cripples individuals' and families' abilities to survive, thrive and save for a secure future.
- 4) People are unaware, they are frightened and they want and need real help. I cannot save every one of them through my credit improvement firm, but this book can definitely get them on the right track toward THE BIG SCORE—and keep them there.
- 5) I am the most qualified and experienced person to assist those who are in desperate need for credit education and improvement.

The world is at a crossroads. Global economic woes are pinching the financial band-width of consumers the world over. Every consumer must learn about how the credit bureaus operate, or pay a dear price for ignorance. Superior financial futures will go only to those who understand how the three credit bureaus really work. This impacts every person 18 years or older in the U.S., Canada, Australia and the U.K.

## ***Why Do I Believe My Book Is Better Than Other Books On Credit?***

THE BIG SCORE is unlike any other credit education and credit improvement book because it is written by a true credit repair expert. The lion's share of credit education comes from columnists and financial generalists who have no frontline experience with credit repair, rendering their information useless at best, and destructive at worst.

I have repaired literally thousands of peoples' credit. I have reviewed more than 14,000 credit reports, a number that dwarfs most studies that cite statistical results across a wide swath of credit improvement statistics. My success ratio makes me an industry expert and an authoritative voice for consumers.

The information contained within the pages of THE BIG SCORE packs the potential to change hundreds of millions of peoples' lives for the better and for good.

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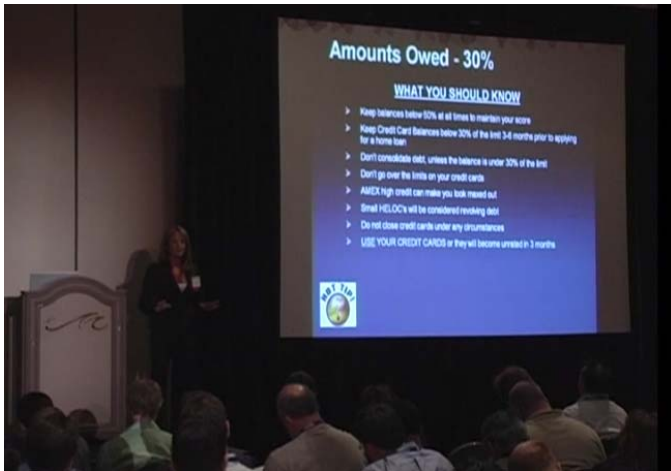
# LINDA FERRARI ON HER BOOK, THE BIG SCORE – GETTING IT & KEEPING IT – BUYING POWER FOR LIFE – P.2

## *Why I Think This Book Will Make A Difference To Our Nation In The Economic Crisis. What Problem Will It Solve?*

THE BIG SCORE has the potential to enact enormous change for individual consumers, and positively impact the nation as a whole. American consumers pay a whopping \$20 billion in excess interest charges each year! This is the punishment for having a weak score; and that is just for credit card interest. A poor credit score causes individuals to pay more for car loans and mortgages, as well. The urgent need for expert and actionable education cannot be understated.

An in-depth, clear and accurate understanding of the how the credit system REALLY works, along with an understanding of the cost of bad credit can help the 75% of the U.S. population that is impacted by credit scores make wiser decisions. An in-the-trenches lesson on how to achieve and maintain that score has the power to facilitate a major shift in the U.S. economy that has the potential of muting concerns over the looming problems with Social Security and exorbitant medical bills that weigh heavy on the list of U.S. governmental concerns.

An enormous problem for American consumers is that they are forced to function within the confines of a system they do not understand--and this lack of understanding costs them BIG. The price of their ignorance is that they pay more for everything. Higher interest rates for car loans, mortgages and credit cards force consumers into deeper debt, disallowing them to save for retirement and for the important aspects of life such as college education for their children, thus creating another generation of indebtedness and stifled opportunities.



As already stated, the global opportunities have the potential of exponentially increasing the already massive profit potential of THE BIG SCORE. We know that major and affluent demographics have already adopted the enormously successful program in the U.S. We also know that the global economic crisis that has impacted the U.S. so dramatically, has wreaked havoc on these markets described. The U.K. is particularly hard hit by their real estate crisis. Canada and Australia's economies suffer under the weight on high costs for interest and employment woes that can be alleviated, in part, through large-scale credit awareness, education and improvement. This fact blows wide open the marketplace for expert information and hands-on tools for instant and lasting improvement. Through very minor language-oriented tweaks and edits, THE BIG SCORE is a ready to roll out solution for Canada, U.K. and Australia.

THE BIG SCORE has the potential of improving the financial futures for anyone who reads it and heeds it. I am committed to delivering the message of the importance of credit awareness and improvement. It is my life's mission, and I hope you will share it with me.

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# **LINDA FERRARI ON HER BOOK, THE BIG SCORE – GETTING IT & KEEPING IT – BUYING POWER FOR LIFE – P.3**

## ***Real Demographics (Including Australia, UK And Canada) & The Fact That It Is A Completed Book.***

Industry and academic reports reflect that the credit reporting methodology implemented in the U.S. (THE FICO SYSTEM) has achieved enormous success and is now in the various stages of rollout in several countries, including, the U.K., Canada and Australia, and with even more countries on the industry radar for an extremely profitable world-wide adoption of the existing program that has achieved high acclaim.



“The Value of Comprehensive Credit Reports: Lessons from the U.S. Experience” study was conducted by Prof. Michael Staten of the Credit Research Center, McDonough School of Business at Georgetown University. It states, in part “Credit bureau data on consumer borrowing and payment behavior has become the cornerstone of the underwriting decision for consumer loans in the United States. Armed with the most comprehensive consumer payment histories on the planet, creditors apply statistical scoring models to estimate an individual's repayment risk with remarkable accuracy. Reliance on risk scoring has fundamentally improved the efficiency of U.S. credit markets and has brought consumers lower prices and more equitable treatment. Perhaps most significantly, credit bureau data has made a wide range of credit products available to millions of households who would have been turned down as too risky just a generation ago. The full benefits of comprehensive credit reporting have yet to be realized in most other countries.”

The citations from that report clearly illustrate that hundreds of millions, if not billions of dollars will continue to be spent to roll out the program that has found enormous success in the U.S. to even more countries, opening up the demographic to a world-wide scope.

The market in the existing countries that implement the model program from the U.S. now approaches one billion, and those numbers will only increase as new markets are added in the years to come.

THE BIG SCORE is now a complete book. It is ready and waiting to impact the lives of the nearly one billion individuals who operate under the current constructs in the U.S., Canada, Australia and the U.K.

In the U.S., nearly 220 million people are affected by the credit-scoring system. This number reflects any person over 18 with a social security number. In all, about 75% of the individuals in the U.S. are forced to work with the confines of the FICO-based credit scoring system and the three bureaus that digest, incorporate and report the information the system generates. The percentages are virtually identical in Canada, the U.K. and Australia, where every person over the age of 18 has to live within the confines of the same FICO-based credit scoring system.

Additionally, the over 65 market can also gain improvement through lower interest payments that will result in lower payments and increased cash flow. The numbers for the over 65 demographic for the four regions discussed stands at about 57 million. The greatest beneficiaries of the impact of sweeping credit education likely will be the young, who will benefit from lessons learned and monies freed up, the result of improved credit scores. The numbers of impacted youths run at about 97 million total. This concern for the youth is no small consideration. When the aging demographic is taken into account, today's young people have an onerous task before them as they set out to make their own lives, and provide for an aging population. Expert credit awareness and education programs can have a massive impact on lightening the burden of the youth of those, and many other regions.



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# **LINDA FERRARI ON HER BOOK, THE BIG SCORE – GETTING IT & KEEPING IT – BUYING POWER FOR LIFE – P.4**



## ***Other Opportunities***

The profit opportunities that can be generated by the right expert who can make a meaningful connection with individuals on a mass-dissemination basis are absolutely enormous. THE BIG SCORE book, as a standalone offering, packs huge potential in a worldwide demographic.

Beyond the potential of the book, the importance and necessity of credit education and improvement can transcend into further product offerings for both B2B and B2C markets. Namely, do-it-yourself kits that can be downloaded to a home computer; on-line subscriptions and memberships; workbooks for seminar settings are another useful product offering, with credit score improvement and education making a natural Saturday seminar program, much in the format of a Kaplan or Thompson type program. Seminar DVDs, books on tape, video pod casts, and on-demand offerings, which again, can penetrate the B2C and B2B markets.

Opportunities to hit the ground running in the areas of most urgent need are great. Linda has a strong and very large mortgage industry referral partnership network which will likely provide an instant marketplace for THE BIG SCORE. Ten thousand+ mortgage experts have relied on my credit expertise to enable their clients to make home purchases. That market is in dire need of expert credit improvement information, the timing of which is critical. As the news has just revealed, even highly paid Hollywood celebrities and world-class athletes have fallen victim to the sub-prime mortgage debacle. Certainly, the mortgage professionals' marketplace will find the information critical to their mission of saving their clients from slipping into the foreclosure abyss.

Strong relationships with credit unions and banks will also provide a ready market for THE BIG SCORE. Ongoing speaking engagements that Linda currently delivers throughout the country will serve as a catalyst for book sales, with a captive audience to receive and become excited about THE BIG SCORE.

## ***What's Next?***

The statistics on consumer debt paint a grim picture. Per The Federal reserve as of August, 2008, Americans held \$968 billion dollars in consumer credit card debt. This number does not include loans secured by real estate, such as a mortgage. Another alarming statistic is that in the first quarter of 2008, consumer borrowing was at \$34 billion, the most since the first three months of 2001, when the economy entered its last official recession. (Source: <http://www.federalreserve.gov>)

These numbers indicate that consumers need a clear understanding of consumer debt and relief options. Obviously, most people charge their lives away with the very best of intentions. Most people want to do the right thing. They want to provide themselves and their families the things they need, and even a few of the things they really want. And when you work hard, and you have every reason to think that your paycheck will come though over time and allow you to pay for those things, you go ahead and charge them. Very few of us look into the future and foresee a job layoff, a debilitating illness or accident, or some other economic circumstance that will deprive us of our ability to keep up with our bills. But these circumstances do happen and it is critically important that consumers know how to handle their debts should an unfortunate circumstance strike their world.

There are several types of debt relief options offered by professional companies. It can be very confusing to readily understand the differences between the various options because they all seem quite similar to the casual observer. In Linda's next book, she addresses the top five debt relief options, including how they work and how they affect credit: Debt Consolidation; Credit Counseling (AKA: Debt Management Plan); Debt Settlement; Debt Negotiation; and Bankruptcy. Although all of these topics are touched on in The Big Score, this book will break consumer options down teaching them to create, implement, and manage their own debt relief plan.

Linda is also working on The Big Score Junior, a book that will focus on youth and credit.

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