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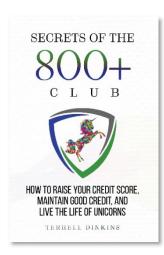
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# EXPERIENCED FINANCIAL ADVISOR HELPS READERS OUTSMART "CREDIT SCORE" SCAMMERS

Terrell Dinkins's New Book Helps You Keep Money in Your Pocket with a Better Credit Score



**Alpharetta**, **GA**– Having poor credit costs you money, and author and financial advisor Terrell Dinkins is on a mission to help you keep your money with the lessons in her new book, *Secrets of the 800+ Club*.

Dinkins, who is also the author of *One Bucket at a Time: A Woman's Guide to Creating Wealth*, has seen too many people get taken advantage of by scammers who promise magical fixes to credit scores for a hefty fee. These scammers know that their victims are vulnerable and desperate to raise their score. When dealing with a low credit score, it can feel like people who have a score of 800 or higher are part of some kind of special "Club." *Secrets of the 800+ Club* teaches readers how to raise their credit score like members of the "Club."

The unfortunate reality of our economic structure is that people who have low credit scores pay thousands of dollars more in fees than those with excellent credit. *Secrets of the 800+ Club* gives solutions to fix low credit scores and poor credit. With decades of experience as a financial planner and advisor, Dinkins will help readers stay accountable, and be successful, in their mission to improve their credit score.

"Having excellent credit is like having insurance. You feel assured that you will receive the best rates," Dinkins says. "If you follow the action steps in *Secrets of the 800+ Club*, you will gain confidence in knowing how to change your score quickly and highly likely to receive a 'Yes' when applying for credit."

Secrets of the 800+ Club, as well as Dinkins's first book, One Bucket at a Time, are available on Amazon.com, BarnesandNoble.com, OneBucketNation.com, Shop.BookLogix.com, and more.

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# SECRETS OF THE 800+CLUB

# HOW TO RAISE YOUR CREDIT SCORE, MAINTAIN GOOD CREDIT, AND LIVE THE LIFE OF UNICORNS

# "Those who don't know the secrets, pay the highest price."

Credit can be one of the most important negotiating factors in your financial toolbox. With good credit, you gain access to lower interest rates, premium credit cards, and greater spending power. But why stop there? In *Secrets of the 800+ Club*, industry veteran Terrell Dinkins spills her best secrets for taking your credit score all the way to the top. Her tried-and-true techniques will not only help you achieve financial peace, but decode every factor that goes into determining your credit score. Each calculated step is designed to help you reach the coveted 800+ Club.

*Secrets of the 800+ Club* will help readers:

- Learn strategies and solutions to raise their credit score
- Be able to continue to maintain good credit
- Identify false promises, scams, and myths regarding credit, including how much you should use
- Understand the importance of learning about good credit and financial practices at an early age, to avoid the burden of debt later in life



**Terrell Dinkins, MBA, ChFC®, CDFA®,** is a financial advisor, wealth-empowerment speaker, and author. She has been featured in magazines and newspapers and has spoken to numerous groups, providing expert advice on personal finance. *Secrets of the 800+ Club* is her second book. Her first book, *One Bucket at a Time: A Woman's Guild to Creating Wealth*, was released in 2015.

# **Paperback**

6 x 9" ★ 148 pages ★ 978-1-63183-877-4 ★ \$15.99

eBook

978-1-63183-878-1, ePub, \$6.99 ◆ 978-1-63183-879-8, mobi, \$6.99

## Available through

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# MEET AUTHORTERRELL DINKINS

"As a professional planner and financial advisor, I provide insight based on my decades of experience working with people and their debt. I don't have a rock bottom story of how I pulled myself up by the bootstraps. You don't always have to hit rock bottom to be successful. I teach my readers, just as I learned from the beginning, to take the elevator down from the tenth floor and not jump. If you learn the secrets early as I did, you never have to suffer from poor credit and a low credit score. There's no need to get bruised and banged up to learn lessons."

**Terrell Dinkins, MBA, ChFC®, CDFA®,** is a financial advisor, wealth-empowerment speaker, and author. As an advisor, she has a tremendous passion for creating intelligent financial strategies that help individuals, families, and small-business owners achieve their personal financial goals. Maximizing wealth potential and minimizing costs and inefficiencies are key goals Terrell aims for with all her clients.

She has been featured in magazines and newspapers and has spoken to numerous groups, providing expert advice on personal finance. She has traveled international waters speaking to audiences about wealth-building and wealth management. Her first book, *One Bucket at a Time:* A Woman's Guild to Creating Wealth, has received great reviews from the US Review of Books, Midwest Book Review, and readers.

Terrell has achieved the distinguished ChFC® designation from the American College of Financial Services. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. Terrell has also obtained the CDFA® designation through the Institute for Divorce Financial Analysts.

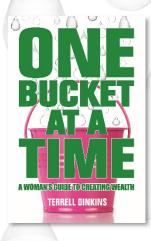
Terrell is a true "Georgia peach," born and raised in Atlanta, Georgia. She completed the Executive Program in Financial Planning from Terry College of Business at the University of Georgia. She earned her MBA from Mercer University in Atlanta and her BBA in finance from Georgia Southern University in Statesboro. She is a wife and mother of two children and a life member of Alpha Kappa Alpha Sorority, Incorporated.



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# **ALSO BY TERRELL DINKINS**

# ONE BUCKET AT A TIME A WOMAN'S GUIDE TO CREATING WEALTH



"This is a powerful and necessary read. Terrell provides proof that with the proper combination of knowledge, guts, and desire, anyone can shift their finances from hopeless to hopeful. Here lies a fascinating and inspiring work."

- Dennis Kimbro, Author of The Wealth Choice

"One Bucket at a Time: A Woman's Guide to Creating Wealth is the blueprint that twenty-first century women (and men) have been waiting for. No matter what generation you identify with, and no matter how different our financial concerns are, this book provides a solution in a worthwhile, short read."

— Katerina Taylor, President & CEO, DeKalb Chamber of Commerce

In One Bucket at a Time: A Woman's Guide to Creating Wealth, author Terrell Dinkins presents her principled approach to investing and wealth-building. Using her extensive financial knowledge and experience working with clients, she reveals her unique wealth-building system to help women—and people from all walks of life—get their finances under control and put them on a path of financial prosperity. This practical guide is a must-read for anybody looking to create a positive net worth and ensure their future happiness and financial security, one bucket at a time.

## **Publication Date**

December 18, 2015

# Paperback

6 x 9" ◆ 132 pages 978-1-61005-706-6 softcover, \$15.99

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