



# Credit Intelligence: Boosting Your Credit Smarts

*CPCS Polly A. Bauer, Mava K. Heffler*

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## **Credit Intelligence: Boosting Your Credit Smarts** CPCS Polly A. Bauer, Mava K. Heffler

Award-winning author and credit industry expert Polly A. Bauer, CPCS, and marketing expert Mava K. Heffler have been business associates in the credit card industry. They've also been best friends for over two decades who love to shop! They share their stories of lessons learned on shopping adventures with humor and insight and provide you with a roadmap to credit intelligence by sharing their shopping adventures and lessons learned about credit as "Olympic level" shoppers who have fallen into and pulled each other out of many of the traps and pitfalls surrounding the use of credit and the behavioral buying manipulations by retailers. They have written this book as a guide on how to boost your credit smarts and still keep the fun in shopping. This book uses straightforward language so that everyone can understand the information, and includes many personal stories and experiences. Polly and Mava take you on a guided tour through a variety of topics and provide "Smart Tips" for you to utilize to improve your credit smarts.

Polly A. Bauer is the co-author of the award winning book *The Plastic Effect: How Urban Legends Influence the Use and Misuse of Credit Cards*, with Steven Lesavich. which won a Gold Medal in the budgeting/Finance category of the 2013 Living Now Book Awards. Formerly CEO of Home Shopping Network Credit Corporation, she is the CEO of Polly Bauer & Associates, a credit card consulting company established in 1995. Polly strategically guides companies and individuals through a maze of credit card misinformation with common sense, compassion, and humor that sets her apart as an international corporate speaker, consumer advocate, and media expert. Mava K. Heffler's blue-chip professional background includes marketing, advertising, communications, branding, market research, direct marketing, sponsorship, promotion, and public relations at Fortune 500 leaders such as MasterCard International, Procter & Gamble, Johnson & Johnson, Thompson, CNBC, and EMCOR Group, Inc. With experience encompassing both domestic and international markets, Mava has expertise marketing to both consumers and businesses. Named a "Brand Builder", one of the "Top Women in Business To Watch", and amongst "Top Marketers" by the press and media, Mava's programs have received a variety of industry recognition and awards.

"This book may very well be the cure for the toxic connection between credit card debt and declining health." - Christiane Northrup, M.D., Author of *Women's Bodies, Women's Wisdom*

"Excellent advice from two savvy women with 60 years combined experience in the credit card industry. True credit management wisdom. Wish I could have read it when I was making credit management decisions." - Darel Rutherford, Self-made Millionaire, Author of *So Why Aren't You Rich?*

"Financial worries and credit card debt sure can make you sick. Credit Intelligence has workable strategies for coping with this type of stress." - Brenda Watson, Brenda Watson Media, New York Times best-selling author, and PBS television personality

"Smart tips and real-life strategies for living in a material world. Credit Intelligence is sure to improve your financial health and overall well-being." – Dr. Michelle Robin, Founder and Chief Wellness Officer (CWO), Your Wellness Connection healing center

"It's your money and it's your good name. You need to protect them both. This book will show you how." – Sonia Choquette, CEO, Inner Wisdom, Inc., New York Times best-selling author, and radio personality

"Who knew? Credit Intelligence is full of insider information about credit and the credit card marketing industry. This might be the buying manifesto for a new generation of empowered shoppers." – Cory Bergeron, President and Founder, Pitch Video

"If you're over your credit limit, you need to steal this book." – Dale Irvin, CEO, Just Imagine

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#### **Traci Daniels:**

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#### **Mary Patterson:**

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