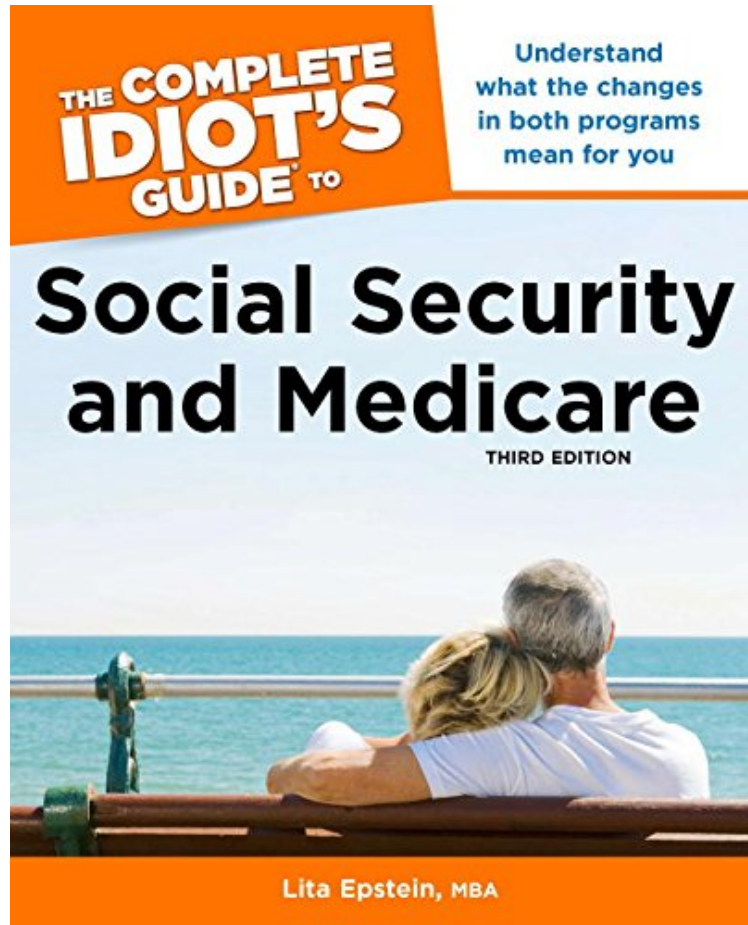


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About the Author Lita Epstein, MBA, is a seasoned financial writer and the author of *The Complete Idiot's Guide(r) to Improving Your Credit Score*, *The Complete Idiot's Guide(r) to Foreign Currency Trading* (with coauthor Gary Tilkin), and *The Complete Idiot's Guide(r) to Options and Futures, Second Edition*.