



TO YOUR CREDIT Resources

www.securefutures.org

SIMPLE WAYS TO IMPROVE YOUR CREDIT

- Pay your bills on time
- Keep your balance low in relation to available credit
- Dispute errors on your credit report so they can be corrected
- Pay off credit card debt, rather than move it around to other cards
- Always make more than the minimum payment

COMMON MISTAKES THAT CAN HURT YOUR CREDIT

- Not notifying creditors when you move or change name
- Not using your full legal name on financial documents (esp. if other people in your family have the same name!)
- Having too many credit cards
- Opening too many new accounts or loans in a short period of time
- Not checking your credit report

- Practical Money Skills: Check out the sections on credit and debt. Review the sections on buying a car and a house, too!
- Better Money Habits: Check out the sections on credit, debt, home ownership, and auto.



CREDIT CARD TIPS

- Avoid carrying a balance.
- Don't use your card for cash advances
- Think before you buy. If you can't pay cash for it now, will you be able to pay for it when the bill comes?

CREDIT REPORT INFORMATION

You are entitled to receive one free credit report every 12 months from each of the three national consumer credit reporting agencies.

EQUIFAX

experian.

TransUnion

Visit annualcreditreport.com for your free credit report!