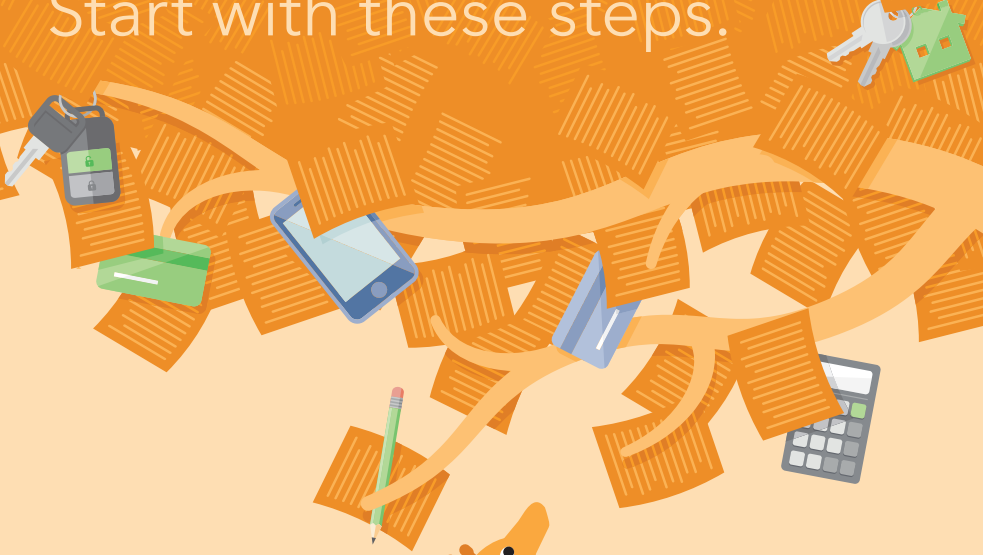


Your Money, Your Goals

Want credit to work for you? Start with these steps.



Want credit to work for you?

Credit is the ability to borrow money and repay it later.

When people talk about having “good” or “bad” credit they’re usually talking about their credit history or scores. Knowing how credit histories, reports, and scores work can help you take steps to build a positive record.

That positive record can help you reach your goals by potentially lowering costs for borrowing money and paying deposits on utilities and cell phones. It can also reduce barriers to housing and employment.

These tools can help you get started.

You can:

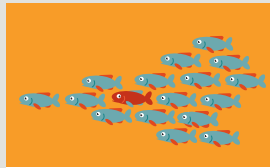
- Figure out where you stand
- Identify where you want to start
- Take steps to build or strengthen your credit history

You can find other helpful tools in the full “Your Money, Your Goals” toolkit at cfpb.gov/your-money-your-goals.



How do I get a free copy of my credit report?

CREDIT REPORT



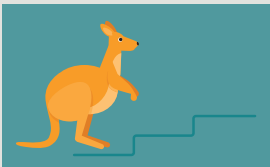
How do I make sure my credit report is accurate?

CHECKING FOR ERRORS



How do I get errors in my credit report fixed?

DISPUTING ERRORS



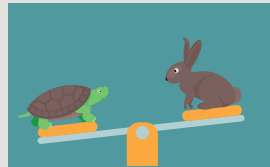
What steps can I take to build good credit?

ACTION PLAN



How can I improve my credit scores?

CREDIT SCORES



Should I use credit to buy this?

CHOOSING CREDIT

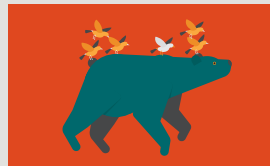


What do I do if I've been a victim of identity theft?

IDENTITY THEFT & FRAUD

8

Tools about credit histories, reports, and scores.



Who else can I turn to for help?

RESOURCE CARDS

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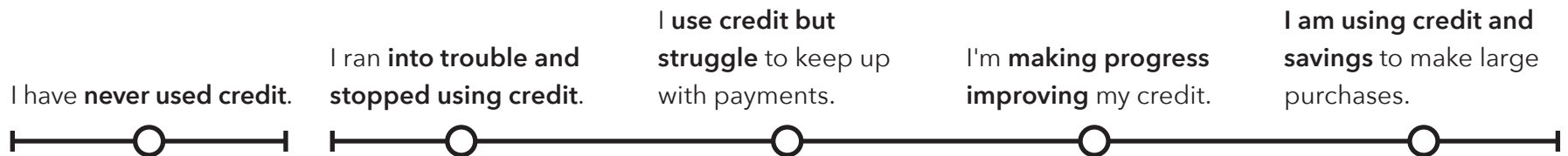
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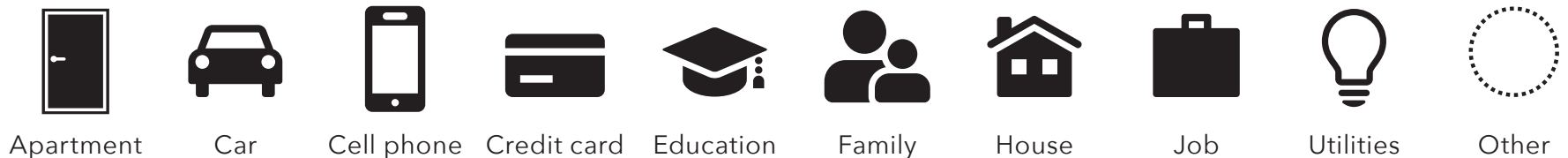
My credit snapshot can help you see how credit can work for you.

TIP: Strong credit can be helpful when it comes to getting the things that are most important to you.

1 How are you currently using credit?



2 Is credit holding you back in any of these areas?



3 How could improving your credit help you achieve a goal?

How do I get a free copy of my credit report?



This tool will help you:

- **Get free copies** of your credit reports
- **Decide when** to request your free credit reports
- **Figure out** what to do once you receive your reports

Know the facts:

Your **credit report** is a record of some of your bill-paying history, public record information, and inquiries by lenders into your **credit history**. It does not tell you your credit scores.

Credit reports may be used by credit providers, banks, and landlords. It's important that you **get your free credit reports every 12 months** and check them for errors.

Start with one question:

When was the last time you checked your credit report?

Be prepared

What will I be asked for when I request my report?

You will be asked to provide some information to verify your identity. This includes your Social Security number and previous addresses (if you've moved in the last two years).

Also, be ready to answer a series of security questions that are meant to be hard for anyone but you to answer, such as:

- What's the amount of your monthly mortgage or car payment?
- What were your previous home addresses?

TIP: Each credit reporting company uses different security questions. If you find you can't answer one company's questions, try requesting your report from another company. You could also request your report via mail.

You can get additional **free reports** under certain circumstances. Visit cfpb.gov/askcfpb/5/ for more information.

There is more than one kind of report. Your credit report is just one of many different types of "consumer reports." Other types of consumer reports include banking history reports, background checks, and utility payment reports.

To learn more about specialty consumer reports and how to get a copy of them, visit cfpb.gov/askcfpb/1813

Follow the three steps below to make sure that the information included in your report is accurate.



Step 1: Request a free copy of your credit report



Step 2: Read and review your credit report (try the **Checking for Errors** tool)



Step 3: Dispute any errors that you find in your credit report (try the **Disputing Errors** tool)

Make a plan to get your credit reports for free each year.

TIP: Watch out for websites that offer free credit reports or scores. They may require you to share your personal information or try to sell you products that may not be right for you.



Request a free copy of your credit report.

Requesting your free annual credit reports will not cause your credit score to drop. [AnnualCreditReport.com](https://www.annualcreditreport.com) is the **only federally authorized central source** for free credit reports.



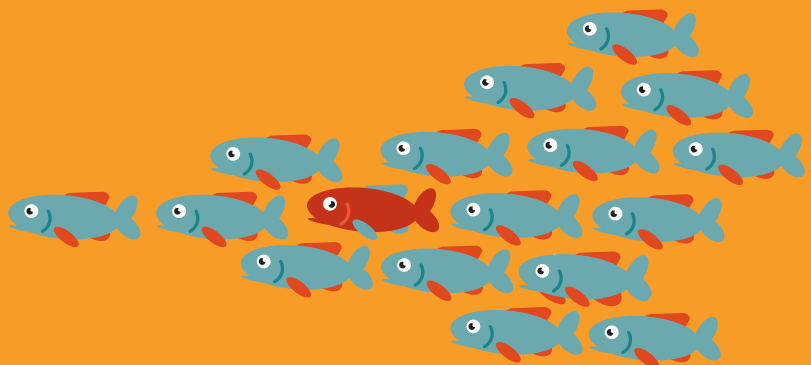
Set a date and mark your calendar.

You have a right to get a free report from each of the three nationwide credit reporting companies once every 12 months.

<input type="checkbox"/> Online	Visit AnnualCreditReport.com and follow directions to request your free credit report. See 'Be prepared' to learn about the security questions you may be asked.
<input type="checkbox"/> By mail	Download and complete form at AnnualCreditReport.com/manualRequestForm.action Mail to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281 If additional information is needed to process your request, the credit reporting company will contact you by mail.
<input type="checkbox"/> By phone	Call 877-322-8228 to have a request form mailed to you.

<input type="checkbox"/> I'll request my reports on three dates		<input type="checkbox"/> I'll request all three reports on this date	
Staggering them can help you see if anything is changing throughout the year or if any fraud has occurred.		This is a good idea if you're buying something big soon, using credit, so you can correct any errors right away.	
DATE	COMPANY	DATE	COMPANY
	Equifax		Equifax, Experian, & TransUnion
	Experian		
	TransUnion		

How do I make sure my credit report is accurate?



This tool will help you:

- **Review** the information on your credit report
- **Spot** errors you may want to dispute and identify other questions you may have

What you'll need:

- A **copy of your credit report** (you can use the Credit Report tool to get a free copy)
- A **pen or highlighter** to mark your report

TIP: Use the Disputing Errors tool if you find incorrect info and the Identity Theft & Fraud tool if you suspect that you've been a victim of identity theft.

Start with one question:

Have you taken a closer look at what's in your credit report?

Additional resources

How do banks, lenders, and credit providers use this information?

Companies that look at credit reports believe that how you've handled credit in the past is a good predictor of how you'll handle it in the future. This is why it's important to check your reports for errors and get errors you find corrected.

How long does negative information stay on your report?

In general, negative information (like late or missed payments) can remain on your report for up to seven years. However, there are some exceptions including:

- Bankruptcy (10 years)
- Civil suits and judgments, and arrest records (up to 7 years or until the statute of limitations expires)
- Criminal convictions (never removed)

To learn more about negative information on your report, visit cfpb.gov/askcfpb/314/

What do landlords and employers see when they do credit checks and background checks?

Some specialty consumer reporting agencies compile information just for landlords to help them decide who they rent to. These agencies collect information such as your name, previous addresses, amount of time at each residence, and payment history records from your past landlords.

Employment reports often include credit checks, criminal history information, civil and criminal records—such as bankruptcy filings and other court documents—and information related to your employment history.

To learn more about specialty reports, visit cfpb.gov/askcfpb/1813/

To learn more about employment records, visit cfpb.gov/askcfpb/1823/

Use this **checklist** to review the information on your credit report.

- 1 Use the checklist to review the five sections of your credit report.
- 2 Highlight or circle things in your credit report that may be errors, that you don't recognize, or that you have questions about.

Is this information in your report correct?



Header and identifying information

- My name (including spelling), Social Security number, current telephone number, and current address
- My previous addresses
- My employment history



Public record information

- My money-related public record information (like bankruptcies, judgments, or tax liens)



Collection agency account information

- My accounts I've had in collections, if any
- The status of each of my accounts



Credit account information

- All of the accounts in this section (they may be called trade accounts) belong to me
- The status of each account is listed correctly
- I'm listed accurately on accounts where I'm an authorized user, co-signer, or joint owner
- Accounts I've closed are listed as "closed by the consumer"



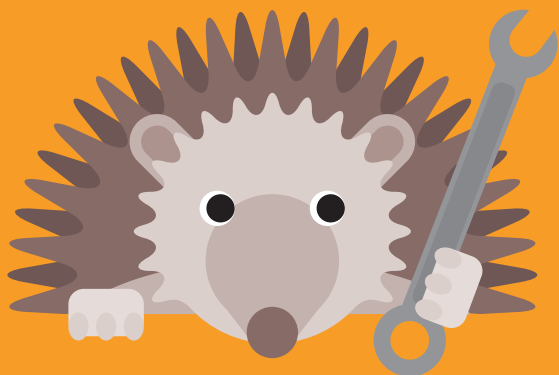
Inquiries made to your account

- Are all "inquiries" or times when I've applied for credit and a lender reviewed my credit report correct? To learn more about inquiries, visit: cfpb.gov/askcfpb/1317

List questions or errors

TIP: Beware of companies promising to remove negative information from your credit report. If the information is accurate and current, no one can do this.

How do I get errors in my credit report fixed?



This tool will help you:

- **Figure out** who you should contact to correct errors on your credit report
- **Gather information** to dispute the error
- **Get errors corrected** so they don't hurt you in the future

Know your rights:

Errors on your credit reports, or fraud caused by identity theft, can make borrowing **more expensive** or **prevent you from getting credit** in the future.

You don't have to pay a company to dispute errors for you. You have a **legal right** to dispute errors yourself for free.

Start with one question:

Did you find any errors in your credit report?

A step further

When will I hear back about my dispute?

The company generally has 30 calendar days to investigate your dispute. After the investigation is complete, the credit reporting company should send you the results within five business days.

What will happen next?

If the dispute results in a business changing the information it furnished or reported to a credit reporting company about you, they must notify the various credit reporting companies.

If you filed your dispute with a credit reporting company and they find the information to be inaccurate or incomplete, or that it can't be verified, the credit reporting company must delete the item or correct the information in your file. They must also notify the company that provided the information about the error.

If the error is fixed, you'll receive a copy of your updated report. This will not count as your free annual credit report.

Additional resources

What if I don't have proof?

You can still submit a dispute, but having proof will help you make a better case. If you don't have receipts, contact your bank or prepaid card company for information about payments you've made.

Having a problem with credit reporting?

You can submit a complaint to the Bureau at cfpb.gov/complaint

You can also send the credit reporting company a letter stating you don't agree with the outcome. The credit reporting company has to clearly note that the information has been disputed and provide your explanation on any future reports.

Use this worksheet to help **dispute errors** you find in your credit report.

Credit report date: _____

Report reference number: _____

- 1 Complete one worksheet for each error you find in your credit report.
- 2 Download the dispute letter template from cfpb.gov/askcfpb/1303 and complete it using the information you write below.
- 3 Mail your dispute letters to the credit reporting company and the company that provided the information you think is wrong.

TIP: You can also submit your dispute online through the credit reporting company's website.



Explain the error.

What information is inaccurate? What's inaccurate about it?

TIP: Be as specific as you can. If possible, include dates or names that could help show that the information is inaccurate.



Request a change.

What are you asking the company to change or remove from your report?



Gather the proof.

What documents (like copies of receipts or letters) can you attach to show that the information is incorrect?

- _____
- _____
- _____
- _____
- _____

TIP: To make it easier to find the items you're disputing, include a copy of the part of your report that has the error marked or circled.

What steps can I take to build good credit?



This tool will help you:

- **Take steps** to build a credit history
- **Learn** about products that allow you to enter the credit system and how they work
- **Track** your progress

Keep in mind:

Building and maintaining a strong credit history is important. You can set yourself up for success by choosing the right products and practicing good credit management.

Don't be afraid to ask for help when you need it. Refer to the Resource Cards tool to find additional support.

Start with one question:

How can having a positive credit history help you achieve your goals?

Products and services that can help build your credit history

Building a credit history takes time. Here are some products or strategies you may want to consider.

Use a secured credit card

- Pay a deposit and borrow money against it
- Charged interest each month on unpaid balances
- Where to get it: Banks, credit unions, credit card companies

Take out a credit builder loan

- Lender provides the deposit and locks it in a savings account for you
- Pay it back over 6 to 24 months
- Typically receive money from the "loan" when you're done making payments
- Where to get it: Banks, credit unions, non-profits

Use an unsecured credit card

- Borrow money up to an approved credit limit amount
- Must pay at least the monthly minimum until the balance is repaid
- Charged interest each month on unpaid balances
- Where to get it: Large retail stores, credit card companies

Become an authorized user on a credit card or have someone co-sign your loan

- Authorized users can make purchases and payments on a credit card already held by someone else
- Lenders may be willing to extend credit to someone without a credit history if there is a co-signer with a good credit history
- Payment activity typically appears on authorized users' and co-signers' credit reports

Report less-traditional payment data

- Some companies provide a way for consumers to have their payments (such as rent or cell phone) reported to credit reporting companies





Keep in mind

Not all products and services will be right for your situation, so research them before choosing one. Whichever option you choose, check that your payments will appear on your credit report. Fees and conditions may apply, and you will be legally responsible for making payments as stated in the card or loan agreement.

Create an **action plan** to build good credit.

- 1 Consider what you want to achieve and how credit could help.
- 2 Make a plan, choose a product, and consider what resources can help you.
- 3 Choose good habits you want to establish.

What I want to achieve:

Steps to build good credit	Resources (Organizations, people, or tools that can help)	Date to complete
 <p>Get and review my credit report</p> <ul style="list-style-type: none"> <input type="checkbox"/> Make sure information in the report is accurate <input type="checkbox"/> Dispute any errors on my credit report 		
 <p>Research credit building options and choose one (starting with information on the back).</p> <p>_____</p>		
 <p>Establish good habits for managing and paying bills, credit cards, and loans</p> <ul style="list-style-type: none"> <input type="checkbox"/> Check my credit limit so I can keep my balance well below that limit <input type="checkbox"/> Set up alerts for my payment dates <input type="checkbox"/> Put my monthly payment due dates in my calendar <input type="checkbox"/> _____ 		
 <p>_____</p>		

How can I improve my credit scores?



This tool will help you:

- **Understand the factors** that influence your credit scores
- **Identify things you can do** to improve the credit history that's behind your credit scores
- **Learn** how to access your credit scores
- **Find products** that will help you build your credit history responsibly

Know the facts:

A **credit score** is a number that predicts how likely you are to pay back a loan on time. Companies use various mathematical formulas to create scores from the information in your credit report.

Higher scores reflect a better loan paying history and generally make you eligible for lower interest rates.

Start with one question:
What is your credit score goal?

Keep in mind

Knowing what's in your credit report and disputing errors is more important to building your credit history than getting a credit score. A credit score may be a good snapshot of your credit standing, but it can't tell you all you need to know before you apply for a loan.

Pay attention to negative information, like judgments, evictions, bankruptcies, liens, or accounts in collections. Submit a dispute to credit reporting companies if anything is incorrect or listed multiple times on your credit report.

Not sure where to find your credit scores?

- **Check your credit card or other loan statement.** Many major credit card companies and some other companies provide free credit scores to their customers.
- **Talk to a nonprofit financial counselor, housing counselor, or coach.** To find one, visit cfpb.gov/askcfpb/316.

Can't find your scores this way?

- **Use an online credit score service.** Be sure you know what you're signing up for, how much it really costs, and if they'll use your information to sell products to you.

- **Buy a score.** Keep in mind that this might be what's called an "educational" score and it may be different from the score a lender uses to make credit decisions.

There is no "one" credit score.

There are many scores and scoring formulas available to you and lenders. To learn more about different credit scores and where they come from, visit files.consumerfinance.gov/f/documents/201702_cfpb_credit-score-explainer.pdf

TIP: A limited credit history can make it very difficult for a lender to calculate a score for you, and make it difficult for you to get a loan or other type of credit. There are a number of products considered helpful in building a credit history. See the Action Plan tool to learn more.

Building and improving your credit history and scores can be complicated. Ask for help when you need it.

I'll reach out to the following financial coach or counselor:

Complete this worksheet to see what's behind your **credit scores**.

- 1 Consider what goes into your credit score and answer each question.
- 2 Choose strategies for improving your scores that you can try now.

What goes into my credit score

I'll make it a habit to:

Notes



Payment track record

(Most influence on score)

Do you make loan payments and pay bills on time?



Rarely Sometimes Often

- Pay on time, even if it means I can only make the minimum payment
- Set up text alerts for my payment dates
- Request a new due date so it matches when I receive my income or benefits



Balances

Do you have a low balance on your credit cards?



Rarely Sometimes Often

- Try to pay off my credit card balances each month, if I have them
- Make more than the minimum payment on loans and credit cards when I can



Use of available credit

Do you get close to your credit limit or "max out"?



Often Sometimes Rarely

- Review my credit limit and keep my use well below it. Many experts advise using less than 30% of your limit
- Pay cash for purchases under \$20



Types of credit and length of history

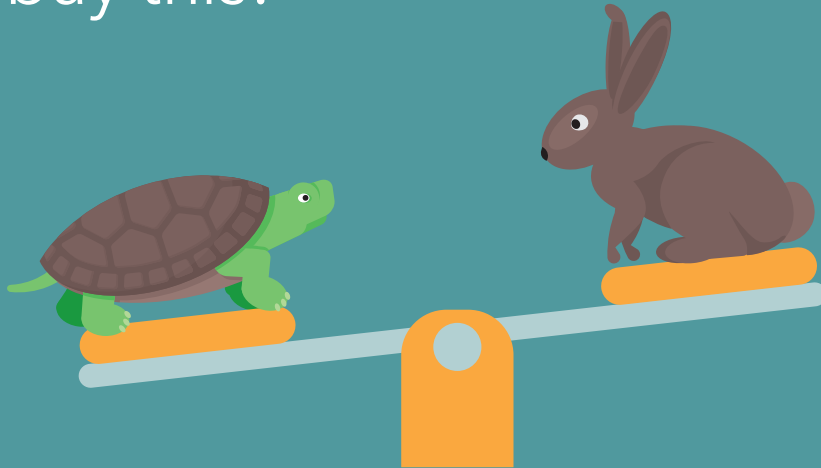
Do you have experience using more than one type of credit, like a mortgage, student or auto loan, and credit card?



A little Some A lot

- The longer I have my accounts and pay them on time, the more it helps my credit score
- Talk to a financial coach or counselor about whether opening a new account may be right for me

Should I use credit to buy this?



This tool will help you:

- **Think about** upcoming purchases that may involve using credit to borrow money
- **Weigh the costs and risks** of using credit and make an informed decision about your purchase
- **Be on the lookout** for common red flags or suspicious offers

What you'll need:

- Any documents or information you have on the **loan or credit card** you plan to use, like the amount you owe, your monthly payment amount, interest rates, and fees

Start with one question:

What are you thinking about buying?

A step further

Use this monthly snapshot to balance your income, expenses, debt payments, and savings. This can help you better understand how much money you can use each month to pay for this purchase. You may want to leave room for unexpected expenses.

If you'd like to track your income and expenses, check out the Bureau's Behind on Bills booklet.



How much money do you receive each month?

Some sources might be: primary and second jobs, government programs, disability benefits, other financial support

\$



Subtract your monthly expenses

Examples of monthly expenses might be: rent and utilities, transportation, education and childcare, cell phone, debt payments, groceries

-\$



What's left can be put towards this purchase and unexpected expenses

\$

Look for red flags

When you shop for financial products and services, you can only make a decision if you have the information you need. Take a closer look at the offer if:

- You're being urged to make a big purchase immediately or talked into taking out loans you don't want or can't afford
- No one gives you clear information in writing—even when you ask for it
- You're asked to sign a contract with spaces to be filled in later

TIP: If you are concerned about possible red flags or just want more time to make a decision, feel free to tell salespeople: "I don't make financial decisions without first checking with my _____. I'll contact you if I'm still interested."

Weigh the **benefits, costs, and risks** before using credit.



Think about your purchase and **its benefits.**

What are you thinking about buying?

What will this help you do or accomplish?

How much does it cost?

\$ _____

How much can I pay for with savings?

\$ _____



Review the **costs** of using credit.

What fees or interest rate are you paying?

\$ _____ or _____ %

How long will you need to make payments?

What is your estimated monthly payment?

\$ _____

TIP: If you don't know what your payment will be, you can use an online loan or credit card calculator to help you estimate it.



Weigh the **risks** of using credit.

Can you comfortably make this payment on time each month?

- Yes
- No
- I'm not sure

What are the consequences of not making your payments?

- I could lose my _____
- My interest rate could be increased to _____ %
- I could be charged additional interest and fees
- My monthly minimum payment may increase
- Other: _____



Make a decision

I'll hold off until _____

I'm going to use \$ _____ from savings and/or \$ _____ of credit

What do I do if I've been a victim of identity theft?



This tool will help you:

- **Figure out** what you need to do to recover from identity theft or fraud
- **Find resources** that can help you fix the situation and protect your identity
- **Report** the identity theft to the FTC

Know the facts:

Identity theft occurs when someone steals and uses your personal information without your permission, such as your name, Social Security number, or credit card number.

To learn more about identity theft and what to do next, visit [identitytheft.gov](https://www.identitytheft.gov)

Start with one question:

Do you think someone has your information or has tried to use it?

A step further

Contact the police to report identity theft if:

- You know the identity thief, or have other information that could help a police investigation
- An identity thief used your name in a traffic stop or any encounter with police, or
- A lender, debt collector, or someone else affected by the identity theft insists that you produce a police report

If you choose to file a police report, take:

- A copy of your FTC Identity Theft Report
- A government-issued photo ID
- Proof of your address
- Any other proof you have of the theft (like bills or IRS notices)
- FTC's memo to law enforcement available at [identitytheft.gov](https://www.ftc.gov/identity-theft)

Ask for a copy of the police report to provide to lenders or debt collectors who may request it.

Freeze them out. In addition to placing a fraud alert you can also place a free "security freeze" on your credit report. This generally prevents others from opening new accounts in your name, until you lift the freeze. A freeze helps prevent identity thieves from opening fraudulent accounts in your name. This also means you won't be able to apply for credit as easily if you were planning to open a new account or apply for a loan.

You must contact each of the nationwide credit reporting companies (Equifax, Experian, and TransUnion) to freeze your account. You will have to contact them to lift the freeze before you can apply for credit again. There is no charge to lift a freeze.

Protect your identity. Keep an eye out for identity theft by reading your statements from credit card companies, banks, and credit unions. Also, check your credit reports regularly for suspicious activity.

To learn more about checking your credit reports, try the Credit Report tool.

Take action if you've been a victim of identity theft or fraud.

TIP: With a fraud alert, companies must take reasonable steps to verify your identity before approving new or additional credit. An initial fraud alert protects you for at least one year, an extended alert for seven.



First, call the **companies** where fraud occurred.

What you'll need:

- Account or credit card numbers, if you know them
- Log-in information for your accounts if you want to contact them through their websites. Remember, the companies will never ask you for this information over the phone.

What to do:

- Explain that your identity was stolen
- Ask them to close the accounts or remove fraudulent charges
- Change usernames, passwords, and PIN numbers for your accounts

TIP: Consider changing your passwords for other accounts that may have also been affected, like your email account or online bank accounts.



Report the theft to the **Federal Trade Commission.**

What you'll need:

- Type of information stolen and how that information was used
- Your personal information (including name, birthdate, and address)
- Any information available on the person who stole your identity
- Additional information on actions you've already taken

What to do:

- Visit [identitytheft.gov](https://www.identitytheft.gov) to complete an "Identity Theft Report," which is your official statement about the crime.
- Order your credit reports from all three nationwide credit reporting companies using the free website [annualcreditreport.com](https://www.annualcreditreport.com). If you have already requested your three free reports in the last year, you are also entitled to request additional reports if you have placed a fraud alert.



Then, place a **fraud alert** on your credit report.

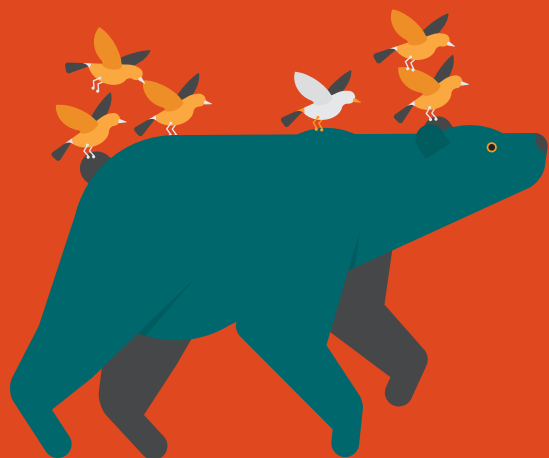
What you'll need:

- Your username and password or credit file information for Equifax, Experian, or TransUnion
- Proof of your identity (like your Social Security number)

What to do:

- You need to contact only one of the big three consumer reporting companies online or by phone to place an alert.
- **Equifax:** Call 1-800-685-1111 or visit alerts.equifax.com
 - **Experian:** Call 1-888-397-3742 or visit experian.com
 - **TransUnion:** Call 1-800-680-7289 or visit fraud.transunion.com

Who else can I turn to for help?



This tool will help you:

- **Find resources** that can help you based on your unique situation and needs

What to do:

1. **Identify** which resources are relevant to you
2. **Add** any relevant local resources
3. **Keep** this list in a handy place

Start with one question:

Is there anything else you're concerned about?

A step further

Protect yourself from companies promising a quick solution to settle your debt.

If you are considering using a debt settlement company, **avoid** doing business with companies that:

- Charge any fees before they settle your debt
- Tout a "new government program" to bail out personal credit card debt
- Guarantee to you that they can make the debt go away
- Tell you to stop communicating with creditors
- Tell you it can stop all debt collection calls and lawsuits
- Guarantee that the unsecured debts can be paid off for pennies on the dollar



I'm a servicemember

- _____

- To learn more about fraud protection for servicemembers, visit: files.consumerfinance.gov/f/201508_cfpb_fraud-protection-tools-to-help-safeguard-servicemembers.pdf



I'm a minor or have been in foster care

- To help protect minors from credit issues, visit: cfpb.gov/askcfpb/1271
- To help protect foster care youth from credit issues, visit: files.consumerfinance.gov/f/201405_cfpb_tipsheet_youth-foster-care-good-credit.pdf



I'm a student or have student loans

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- To learn more about your options for repaying student loans, visit: cfpb.gov/paying-for-college/repay-student-debt



I'm an older person or a caregiver

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- To find local services for older people, visit eldercare.acl.gov
- To find resources about financial exploitation and scams see cfpb.gov/olderamericans



I am incarcerated or re-entering my community

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- Learn more about protecting credit while in the criminal justice system in the "Focus on Reentry" companion guide: cfpb.gov/your-money-your-goals/companion-guides/



I'm a person with a disability

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- _____

- To find credit resources, see our companion guide for people with disabilities: cfpb.gov/your-money-your-goals/companion-guides/



I have additional credit questions

- _____

- To find a nonprofit credit counselor, visit: justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111
- To find financial tools in other languages, visit: cfpb.gov/language



Need help with...?

- _____

- _____

- Have money questions? Visit: cfpb.gov/askcfpb

For more information, service providers can refer to the full “Your Money, Your Goals” toolkit online at cfpb.gov/your-money-your-goals

For answers to commonly asked questions you might have about other money matters, visit cfpb.gov/askcfpb

If you’re having a problem with a bank account, credit card, student loan, consumer loan, credit reporting, or other financial products or services you can submit a complaint with the Bureau at cfpb.gov/complaint

Mail

Consumer Financial Protection Bureau
P.O. Box 2900, Clinton, IA 52733

Toll-free phone

855-411-2372
Monday-Friday
8:00 a.m.–8:00 p.m. (EST)

TTY/TDD phone

855-729-2372