

STAYING ON TOP: CREDIT REPORTS AND SCORES

Web Resources

Credit Report Samples

<http://qspace.iplace.com/cobrands/434/product4.asp?pg=1#samp>
<http://www.transunion.com/> (Click on “TrueCredit Learning Center,” then “How to Read Your Credit Report.”)
http://www.practicalmoneyskills.com/english/resources/tutor/statements/credit_report.php

Credit Reports

http://www.ftc.gov/bcp/conline/edcams/credit/coinfo_reports.htm
<http://www.equifax.com> (click on “Learning,” then “Credit”)

Credit Scores

<http://www.myfico.com/myfico/CreditCentral/ScoringWorks.asp>
http://www.ftc.gov/bcp/conline/edcams/credit/coinfo_reports.htm
<http://money.howstuffworks.com/credit-score.htm>

Sample FICO Credit Score at

http://www.myfico.com/Products/FICOOne/Sample/FICOScore/Sample_Summary.aspx

Understanding Your Credit Score a downloadable brochure at

<http://www.myfico.com/Downloads/Brochures.aspx#uycs>

Your Credit Scores a downloadable brochure at

<http://www.myfico.com/Downloads/Brochures.aspx#uycs>

Debt Counseling and Management

<http://www.nfcc.org>
<http://www.myafs.org/>
<http://www.cccsatl.org>

Credit Presentations-Online Tutorials

<http://www.freddiemac.com/creditsmart>
http://cee.econ.uic.edu/ccpres_files/frame.htm
<http://www.accessgroup.org/wiseborrower/index.htm>

Request Your Free Credit Report

<http://www.annualcreditreport.com>

Predatory Lending

<http://www.acorn.org/index.php?id=2627>
<http://www.responsiblelending.org>

What’s My Score (sponsored by Visa)

<http://whatsmyscore.org>

Resources for college students

Websites NOT to USE

All of the websites listed below (and more) promise a free credit report. With all of them, you must sign up for a “free” trial for some type of credit-related service. If you cancel before the free trial period is over, you *may* get a free credit report. If you don’t, you’ll pay for the service *and* your credit report.

www.FreeCreditReport.com
www.CreditReport.com
www.Free3BureauCreditReport.com
FreeCreditReportsInstantly.com
www.TrueCredit.com/freetrial
www.CreditReporting.com
www.privacymatters.com
FreeCreditReportASAP.com
www.consumerfinanceportal.com
www.my-creditreports.com

Consumerinfo.com, Inc., doing business as Experian Consumer Direct on the www.freecreditreport.com and www.consumerinfo.com Web sites, has settled Federal Trade Commission charges that it deceptively marketed “free credit reports” by not adequately disclosing that consumers automatically would be signed up for a credit report monitoring service and charged \$79.95 if they didn’t cancel within 30 days, in violation of federal law. For more information visit <http://www.ftc.gov/opa/2005/08/consumerinfo.shtml>