

A background collage of various icons in shades of gray, including a car, a piggy bank, a pie chart, a person with a cane, a house, a credit card, and several dollar signs, suggesting themes of finance, disability, and social support.

# Credit Matters

## Developed by:

National Disability Institute  
Washington, DC  
[nationaldisabilityinstitute.org](http://nationaldisabilityinstitute.org)



## This training program is supported by:



## Moderator



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Development

National Disability Institute

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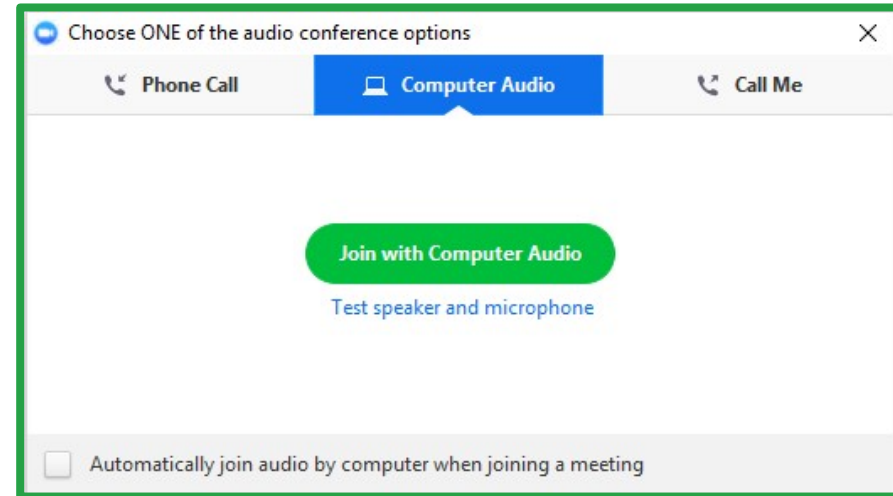
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  - National Disability Institute: [Past webinars](#)
  - Illinois Council on Developmental Disabilities: [Home page](#)

# National Disability Institute

- Our Vision: We envision a society in which people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.
- Our Mission: We collaborate and innovate to build a better financial future for people with disabilities and their families.

[National Disability Institute home page](#)

# Webinar Agenda

- Why Focus on Credit?
- Getting and Checking your Credit Report
- Building and Improving Credit
- How to Protect Credit
- Additional Resources
- Questions & Answers (Q & A)



# Presenter

*Irene Skricki*

Policy Analyst

Office of Community Affairs

Consumer Financial Protection Bureau (CFPB)

# **Want credit to work for you?**

## **Introduction to CFPB resources on credit**

**July 23, 2020**

**Irene Skricki, Office of Community Affairs, CFPB**



# Disclaimer

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This presentation is being made by a Consumer Financial Protection Bureau (CFPB) representative on behalf of the Bureau. It does not constitute legal interpretation, guidance or advice of the Consumer Financial Protection Bureau. Any opinions or views stated by the presenter are the presenter's own and may not represent the Bureau's views.

This document was used in support of a live discussion. As such, it does not necessarily express the entirety of that discussion nor the relative emphasis of topics therein.

# Financial Wellness for People with Disabilities

*In partnership with the Illinois Council on Developmental Disabilities*



*This project is supported, in part by grant numbers 19/2001ILSCDD-02, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.*

# About the Bureau

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- The Consumer Financial Protection Bureau regulates the offering and provision of consumer financial products and services under the Federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions.

# Office of Community Affairs

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- Part of the Bureau's Division of Consumer Education and Engagement
- Serves populations who may lack full, affordable access to financial services
  - Low- to moderate-incomes
  - Low wealth
  - Otherwise financially underserved or vulnerable

# The suite of *Your Money, Your Goals* resources

(slide 1 of 2)

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- Your Money, Your Goals toolkit
  - The toolkit (English, Spanish, and Mandarin)
  - The training (English and Spanish)
  - Implementation guide
  - Resource and referral guide
  - Sample survey instruments
- Companion guides for special populations
  - Focus on Native Communities
  - Focus on People with Disabilities
  - Focus on Reentry

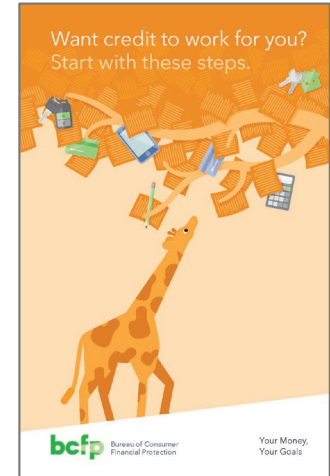
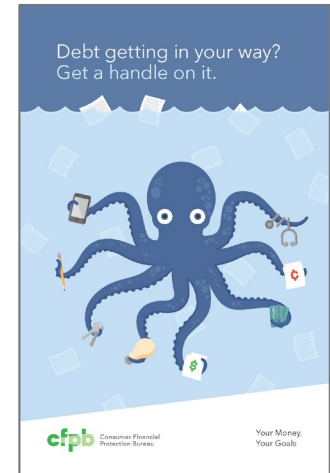
Access electronic materials and order printed copies online:  
[Consumer finance Protection Bureau, your-money-your-goals](#)

# The suite of *Your Money, Your Goals* resources

(slide 2 of 2)

- Booklets
  - Behind on bills?
    - Available in English and Spanish
  - Debt getting in your way?
  - Want credit to work for you?
  - Building your savings?

Access electronic materials and order printed copies online: [Consumer finance Protection Bureau, your-money-your-goals](https://www.consumerfinance.gov/your-money-your-goals)





# Why focus on credit?

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Having a credit record is an important aspect of financial well-being. For example:



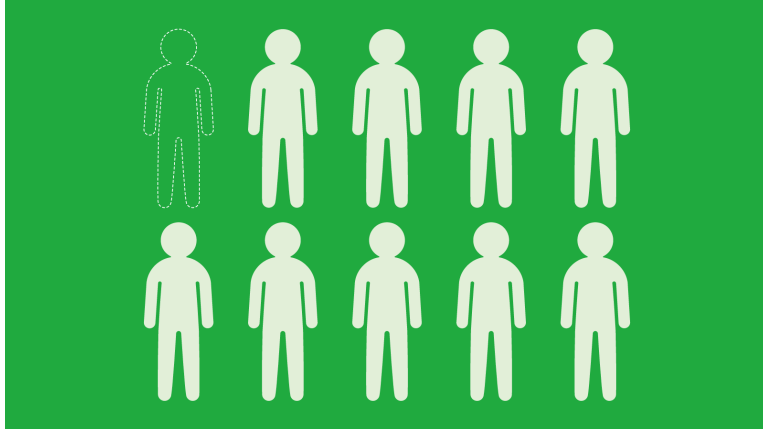
Credit reports and credit records can influence whether consumers can access credit and how much they will pay.



Economically vulnerable consumers are more likely to have limited financial resources and a lack of a credit record can further limit their opportunities.

# CFPB research on credit invisibility

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Consumers who:

- Have no credit record (11%)
- Have a credit record that cannot be scored
  - Insufficient history (4%)
  - Stale history (4%)
- Overall, 1-in-5 U.S. adults does not have a credit score

These consumers potentially face higher costs for borrowing money and barriers to housing and employment.

# Exploring Want credit to work for you?

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



# Table of contents

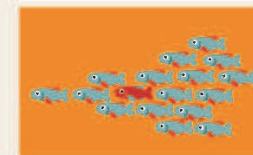
## Eight tools related to credit

- **Yellow** – taking the first steps of requesting and reviewing your credit report and getting errors corrected
- **Blue-Green** – planning for action to build credit, improve scores, or deciding when to use credit
- **Red** – can be used for immediate challenges and needs



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.



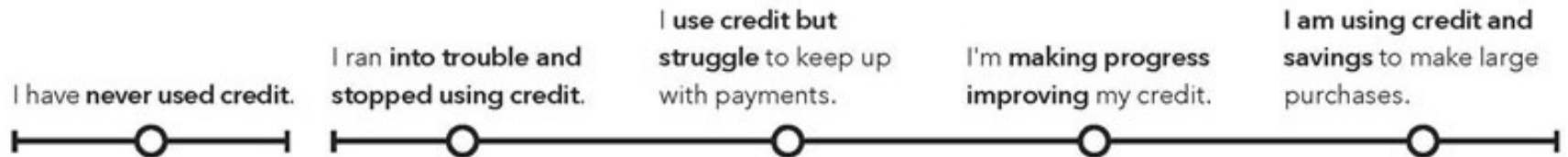
Who else can  
I turn to for  
help?

**RESOURCE  
CARDS**

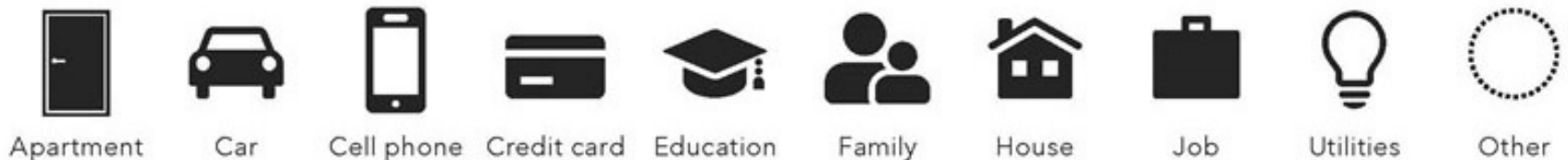
# My credit snapshot can help you see how credit can work for you.

## 1 How are you currently using credit?

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



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



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

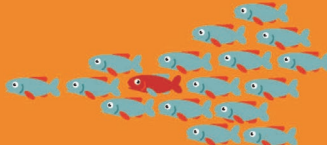
# Tool structure

*Unfold...*

*...refold and turn page*

CHECKING FOR ERRORS

## 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?






YOUR MONEY. YOUR GOALS

Tool description

## 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?

 <b>Header and identifying information</b>	<input type="checkbox"/> My name (including spelling), Social Security number, current telephone number, and current address <input type="checkbox"/> My previous addresses <input type="checkbox"/> My employment history
 <b>Public record information</b>	<input type="checkbox"/> My money-related public record information (like bankruptcies, judgments, or tax liens)
 <b>Collection agency account information</b>	<input type="checkbox"/> My accounts I've had in collections, if any <input type="checkbox"/> The status of each of my accounts
 <b>Credit account information</b>	<input type="checkbox"/> All of the accounts in this section (they may be called trade accounts) belong to me <input type="checkbox"/> The status of each account is listed correctly <input type="checkbox"/> I'm listed accurately on accounts where I'm an authorized user, co-signer, or joint owner <input type="checkbox"/> Accounts I've closed are listed as "closed by the consumer"
 <b>Inquiries made to your account</b>	<input type="checkbox"/> 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: <a href="http://cfpb.gov/askcfpb/1317">cfpb.gov/askcfpb/1317</a>

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.

Worksheet

## 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/](http://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/](http://cfpb.gov/askcfpb/1813/)

To learn more about employment records, visit [cfpb.gov/askcfpb/1823/](http://cfpb.gov/askcfpb/1823/)

A step further/  
Additional resources



# Credit report

- 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

## 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?**

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



## Request a free copy of your credit report.

Requesting your free annual credit reports will not cause your credit score to drop. AnnualCreditReport.com is the **only federally authorized central source** for free credit reports.

<input type="checkbox"/> Online	Visit <a href="https://AnnualCreditReport.com">AnnualCreditReport.com</a> 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 <a href="https://AnnualCreditReport.com/manualRequestForm.action">AnnualCreditReport.com/manualRequestForm.action</a>  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.



## 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.

**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.

<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		



# Credit report tool: Be Prepared

## 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/](https://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](https://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)



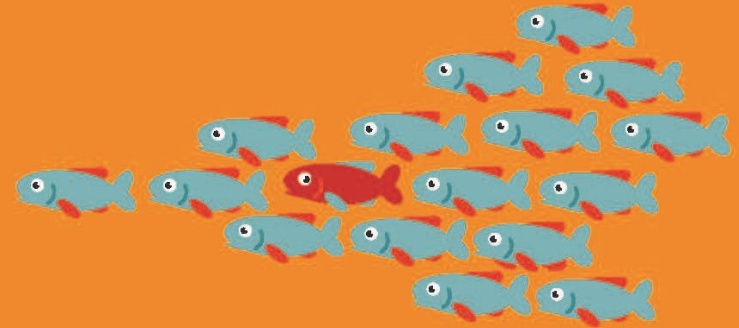
**Step 3:** Dispute any errors that you find in your credit report (try the Disputing Errors tool)

# Checking for errors

- Review the information in your credit report
- Spot errors you may want to dispute
- Identify other questions you may have

## CHECKING FOR ERRORS

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?**

# 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](https://cfpb.gov/askcfpb/1317)

List questions or errors

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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.



Consumer Financial  
Protection Bureau

# Disputing errors

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

## DISPUTING ERRORS

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?**

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

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- 1 Complete one worksheet for each error you find in your credit report.

Credit report date: \_\_\_\_\_

Report reference number: \_\_\_\_\_



## Explain the error.

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

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

- 2 Download the dispute letter template from [cfpb.gov/askcfpb/1303](https://cfpb.gov/askcfpb/1303) and complete it using the information you write below.



## Request a change.

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

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- 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.



## 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.



# Correct errors tool: A step further and Additional resources

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## 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](https://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.

# Action plan

- Identify steps to build a credit history and track your progress
- Consider products that can help you enter the credit system

## ACTION PLAN

# 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?

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



# Action plan tool:

## Products and services that can help

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### 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.

# Credit Scores

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

## CREDIT SCORES

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?

# Compete 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

# Credit scores tool: Keep in mind

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## 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](https://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](https://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:**

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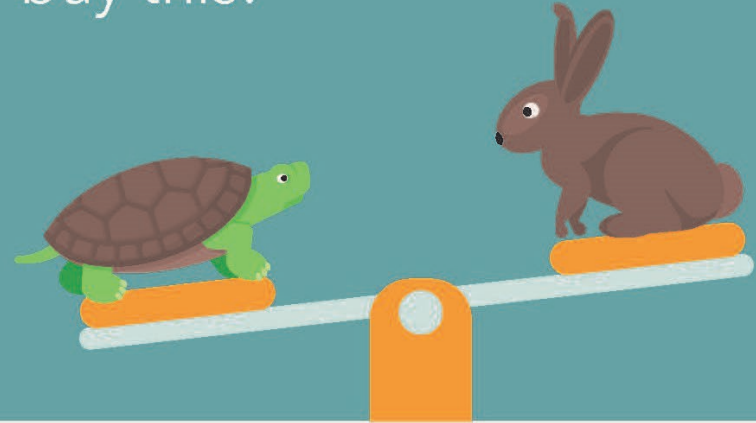
Consumer Financial  
Protection Bureau

# Choosing credit tool

- Think about upcoming purchases that may involve using savings or credit
- Weigh the costs and risks of using credit
- Stay alert for red flags or suspicious offers

## CHOOSING CREDIT

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?



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

		
<b>Think about your purchase and its <b>benefits</b>.</b>	<b>Review the <b>costs</b> of using credit.</b>	<b>Weigh the <b>risks</b> of using credit.</b>
What are you thinking about buying? _____	What fees or interest rate are you paying? \$ _____ or _____ %	Can you comfortably make this payment on time each month? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I'm not sure
What will this help you do or accomplish? _____ _____	How long will you need to make payments? _____	What are the consequences of not making your payments? <input type="checkbox"/> I could lose my _____ <input type="checkbox"/> My interest rate could be increased to _____ % <input type="checkbox"/> I could be charged additional interest and fees <input type="checkbox"/> My monthly minimum payment may increase <input type="checkbox"/> Other: _____
How much does it cost? \$ _____	What is your estimated monthly payment? \$ _____	
How much can I pay for with savings? \$ _____	<b>TIP:</b> 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.	
<div><input checked="" type="checkbox"/> <b>Make a decision</b></div> <div><input type="checkbox"/> I'll hold off until _____ <input type="checkbox"/> I'm going to use \$ _____ from savings and/or \$ _____ of credit</div>		

# Choosing credit tool: A step further

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Consumer Financial  
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## 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

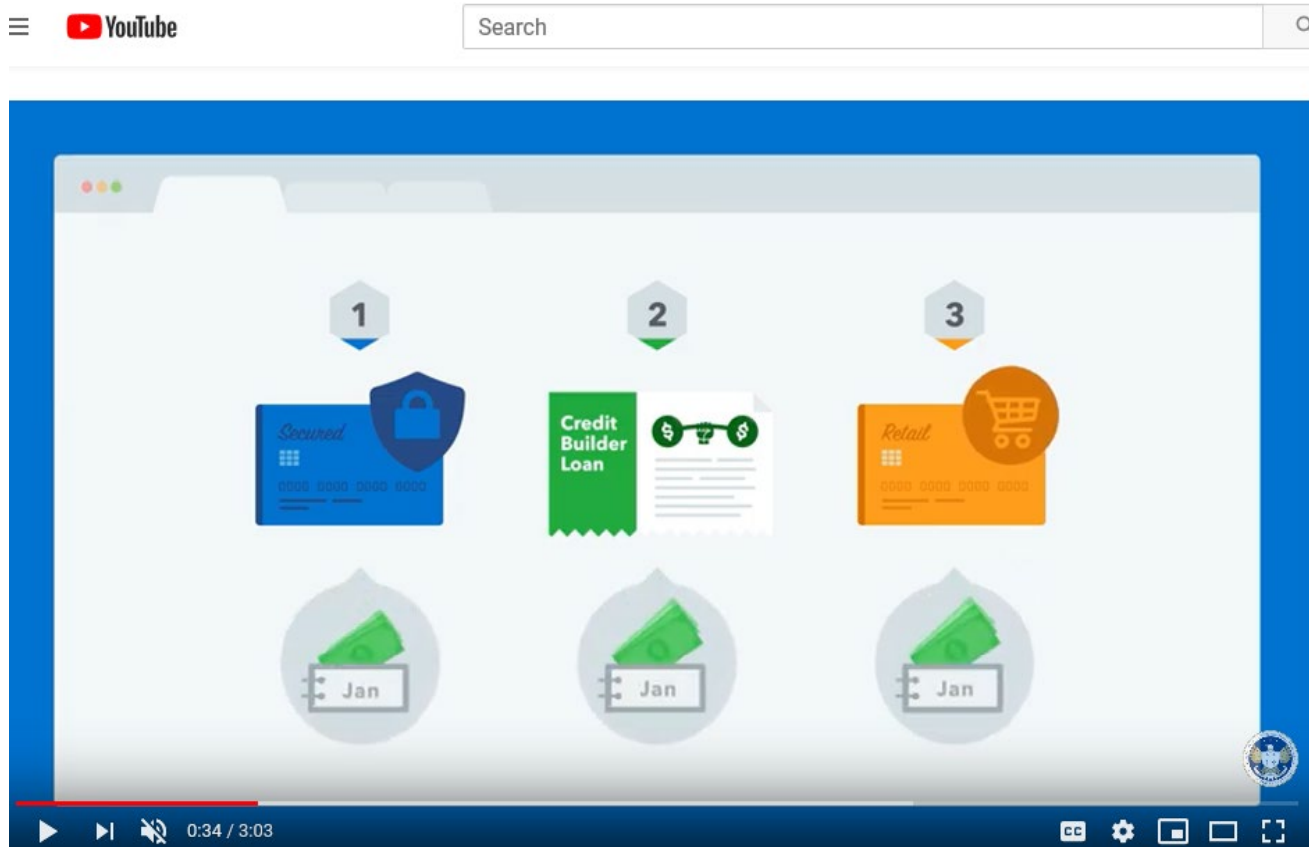
When you shop for financial products and services, you can only make a decision if you have the information you need. Take a closer look at the offer if:

- 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."

# 3 Ways to Build Your Credit video

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# Identity theft and fraud

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

## 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?**

# 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.

 <p>First, call the <b>companies</b> where fraud occurred.</p>	 <p>Report the theft to the <b>Federal Trade Commission</b>.</p>	 <p>Then, place a <b>fraud alert</b> on your credit report.</p>
<p><b>What you'll need:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Account or credit card numbers, if you know them</li> <li><input type="checkbox"/> 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.</li> </ul>	<p><b>What you'll need:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Type of information stolen and how that information was used</li> <li><input type="checkbox"/> Your personal information (including name, birthdate, and address)</li> <li><input type="checkbox"/> Any information available on the person who stole your identity</li> <li><input type="checkbox"/> Additional information on actions you've already taken</li> </ul>	<p><b>What you'll need:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Your username and password or credit file information for Equifax, Experian, or TransUnion</li> <li><input type="checkbox"/> Proof of your identity (like your Social Security number)</li> </ul>
<p><b>What to do:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Explain that your identity was stolen</li> <li><input type="checkbox"/> Ask them to close the accounts or remove fraudulent charges</li> <li><input type="checkbox"/> Change usernames, passwords, and PIN numbers for your accounts</li> </ul> <p><b>TIP:</b> Consider changing your passwords for other accounts that may have also been affected, like your email account or online bank accounts.</p>	<p><b>What to do:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Visit <a href="http://identitytheft.gov">identitytheft.gov</a> to complete an "Identity Theft Report," which is your official statement about the crime.</li> <li><input type="checkbox"/> Order your credit reports from all three nationwide credit reporting companies using the free website <a href="http://annualcreditreport.com">annualcreditreport.com</a>. 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.</li> </ul>	<p><b>What to do:</b></p> <p>You need to contact only one of the big three consumer reporting companies online or by phone to place an alert.</p> <ul style="list-style-type: none"> <li>▪ <b>Equifax:</b> Call 1-800-685-1111 or visit <a href="http://alerts.equifax.com">alerts.equifax.com</a></li> <li>▪ <b>Experian:</b> Call 1-888-397-3742 or visit <a href="http://experian.com">experian.com</a></li> <li>▪ <b>TransUnion:</b> Call 1-800-680-7289 or visit <a href="http://fraud.transunion.com">fraud.transunion.com</a></li> </ul>

# Identity theft and fraud tool: A step further

## 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/identitytheft.gov)

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.

# Handouts on credit scores and reports

## CHECK YOUR CREDIT REPORT AT LEAST ONCE A YEAR

The Consumer Financial Protection Bureau advises consumers to check their credit reports at least once a year.

Consumers can receive free copies of their credit reports every 12 months from AnnualCreditReport.com. This is the only authorized source under federal law that provides free credit reports from the three major national credit reporting companies - Equifax, Experian and TransUnion. Other websites that promise free credit reports may require you to sign up for "free trials" that eventually charge you or purchase other products or services you may not need.

### Check your credit report to:

- Look for and fix mistakes that could hurt your ability to get credit.
  - Be sure your information is correct and up-to-date.
  - Guard against identity theft.
- Mistakes in your credit reports, or fraud caused by identity theft, can make borrowing more expensive or prevent you from getting credit.

### Common mistakes in credit reports include:

- Loans and credit accounts you've never opened.
- Misspelled name, wrong Social Security number, wrong address, or phone number.
- Accounts wrongly listed as late, incorrect balances, incorrect credit limits, closed accounts listed as open, incorrect delinquency dates, or accounts listed more than once.



## Understand your credit score

Banks, credit card companies and other businesses use credit scores to estimate how likely you are to pay back money you borrow.

A higher score makes it easier to qualify for a loan or lower interest rates. Many scores range from 300-850, but different companies use different ranges.

### You have many credit scores

You can have more than one score, because:

- Lenders use different scores for different products.
- There are many different credit scoring formulas.



Several variables affect your credit score:

- How many credit accounts you have
- How long you've had them
- How close to payment due you are
- How much you owe
- How often you use credit
- Other factors

### How to

- Pay your bills on time
- Make sure you understand your credit reports
- Don't get into too much debt

Learn more

## Helping youth in foster care start and maintain good credit

Why is it important for youth in foster care to check to see if they have a credit report?

Like many young people, youth transitioning out of foster care are often unfamiliar with the importance of good credit, and in some cases there may already be negative items in their files at the major credit bureaus.

A credit reporting project in California's Los Angeles County found that five percent of foster youth with credit reports had accounts reported in their names due to errors or identity theft. (This report is available at [https://oag.ca.gov/sites/all/files/agweb/pdfs/privacy/foster\\_youth\\_credit\\_records.pdf](https://oag.ca.gov/sites/all/files/agweb/pdfs/privacy/foster_youth_credit_records.pdf)) These errors included creditor mistakes, mixed identity, incorrect or fraudulent use of a youth's name or Social Security number on delinquent accounts. Sometimes there were more severe instances of identity theft and fraud. These young people face the added vulnerability of having their personal information passed through the hands of many people as they are moved around in the child welfare system.

Young people that have experienced identity theft may have trouble renting an apartment, getting a student loan, a mobile phone contract, or even getting a job because of a negative credit report. Youth who have experienced identity theft often lack the support and tools to correct the credit report on their own.

How do I check a credit report for a youth in foster care? (for caseworkers)

The Child and Family Services Improvement and Innovation Act of 2011 (Public Law No. 112-34) requires all state child welfare agencies to ensure that youth in foster care who are 16 and older receive a free copy of any credit reports annually and get assistance in interpreting and resolving any inaccuracies in the reports.

To comply with this law, child welfare agencies have arrangements with the three nationwide credit bureaus, Experian, Equifax, and TransUnion. Each of the credit bureaus has established an online portal that caseworkers can use to request credit reports for the youth in foster care under the care of their agency. While each credit bureau has a slightly different system, caseworkers can typically request the information on an individual youth or in batches. Batch requests will pull the reports of a large number of foster youth at the same time.

If you are a caseworker for youth in foster care, here are some steps you can take:

1. Find out if your agency already has a contract with any of the credit bureaus and if there is a designated person responsible for pulling reports. Also check to see if each caseworker must go through a training and certification processes to pull reports.
2. Review the process for obtaining the credit reports. Each credit bureau's process is slightly

## How to rebuild your credit

When you experience a financial challenge, your credit record could suffer. Rebuilding it takes time. There are no shortcuts or secrets.

The steps below can help

### 1. Pay your bills on time, every time

"On time" means the payment got to the company by the day the bill is due. Mail your bills a few days before they're due.

Automatic payments from your bank can be a good way to make sure your bills get paid on time. Keep track of automatic payments so you know you have



### 4. If you can't qualify for a regular credit card, try a secured card

Many banks and credit unions offer secured credit cards. With most of these cards, your credit line starts out small. You put an amount equal to your credit limit in an account as a deposit.

As you show you can pay on time, your credit limit may grow and you may have your deposit refunded. Fees and interest rates can be high for secured cards, but using one can help you to establish a credit record.

### 5. If you pay with a credit card, pay your balance off every month

You'll build credit by using your credit card and paying on time, every time. Pay off your balances in full each month to avoid paying finance charges. Paying off your balance each month can also build better credit than carrying a balance. Think about signing up for text alerts and automatic payments to make sure you don't pay late or miss a payment.

Learn more at [consumerfinance.gov](http://consumerfinance.gov)

1 of 2

## Building credit from scratch

Starting out in the financial world can be confusing. And building good credit takes time. Below are some types of helpful products, as well as actions you can take to help reach your financial goals.



### Finding the right products

#### Secured credit cards

Apply for this card as you would a traditional credit card. Once approved you deposit an amount of money—which can range from \$50 to \$300—into a separate account. The bank holds onto this deposit and extends a credit line matching the deposit amount. Generally, you can build credit with a secured card, but be sure to ask your card issuer about reporting to the credit reporting companies. Many of these cards include a "graduation" component, so you are able to move from a secured card to a traditional credit card seamlessly after establishing a pattern of consistent payments.

#### Credit builder loans

Financial institutions, typically credit unions, deposit a small "loan" (often \$300-\$1000) into a locked savings account and then you pay the institution back with small-dollar payments over 6 to 24 months. These payments are reported to the credit reporting companies. Once you come to the end of the loan term, you receive the accumulated money back in total.

#### Retail store cards

Many gas stations, department stores or retail chains offer credit cards. These cards tend to be easier to obtain and typically offer lower credit lines. This combination makes them an option when you are looking to build up a thin or nonexistent credit record.

### Actions you can take & things to know about your credit report and score

#### Get and read your credit report

The first and most important step in building and maintaining good credit is to know and understand what is in your credit report. You are entitled to and can request your credit report from each of the three nationwide credit reporting companies once every 12 months free of charge at [annualcreditreport.com](http://annualcreditreport.com).



Learn more at [consumerfinance.gov](http://consumerfinance.gov)

1 of 2



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# Resources for financial educators webpage

## Financial education for adults

We help you help the people you serve. For adult financial educators, the tools here show our latest thinking on consumer financial behavior and effective financial education practices.

### Featured event

#### Your Money Your Goals

Tuesdays, April 2<sup>nd</sup>, 9<sup>th</sup>, 16<sup>th</sup>, 23<sup>rd</sup> from 2-3 p.m. ET

[View details and enroll](#)



## Tools and resources to use with the people you serve



We've gathered our tools, worksheets, handouts, and audio recordings by topic. You can use these resources with the people you serve. You can also [download the inventory](#) of materials that are available.

[Explore resources](#)

## Credit reports and scores

DESCRIPTION	ACTIONS
Where to find access to a free credit score Client handout	<a href="#">Download PDF</a>
Check your credit report Client handout	<a href="#">Download PDF</a> <a href="#">Order free copies</a>
Check your credit report (Spanish) Client handout	<a href="#">Download PDF</a> <a href="#">Order free copies</a>
Understand your credit score Client handout	<a href="#">Download PDF</a> <a href="#">Order free copies</a>
Understand your credit score (Spanish) Client handout	<a href="#">Download PDF</a> <a href="#">Order free copies</a>
How to rebuild your credit Client handout	<a href="#">Download PDF</a>
Credit report rule to live by Client handout	<a href="#">Download PDF</a>
Watch accounts closely when card data is hacked Client handout	<a href="#">Download PDF</a> <a href="#">Order free copies</a>
Watch accounts closely when card data is hacked (Spanish) Client handout	<a href="#">Download PDF</a> <a href="#">Order free copies</a>
You Have a Right to See Specialty Credit Reports Client handout	<a href="#">Download PDF</a> <a href="#">Order free copies</a>

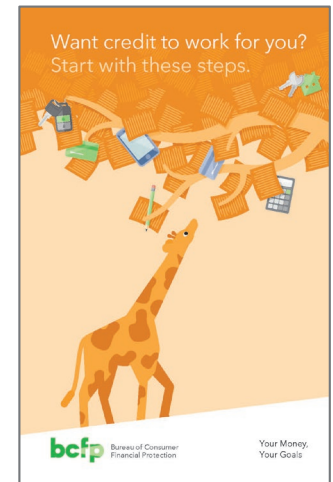
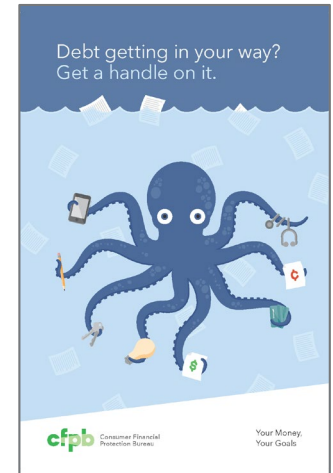
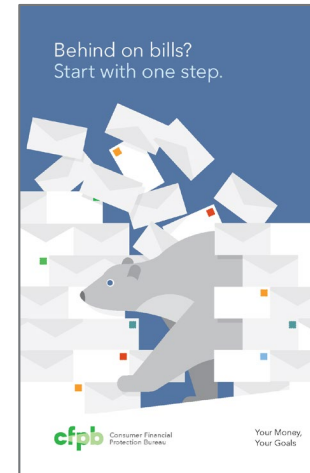
Find it at [consumer finance gov financial education for adults](#)



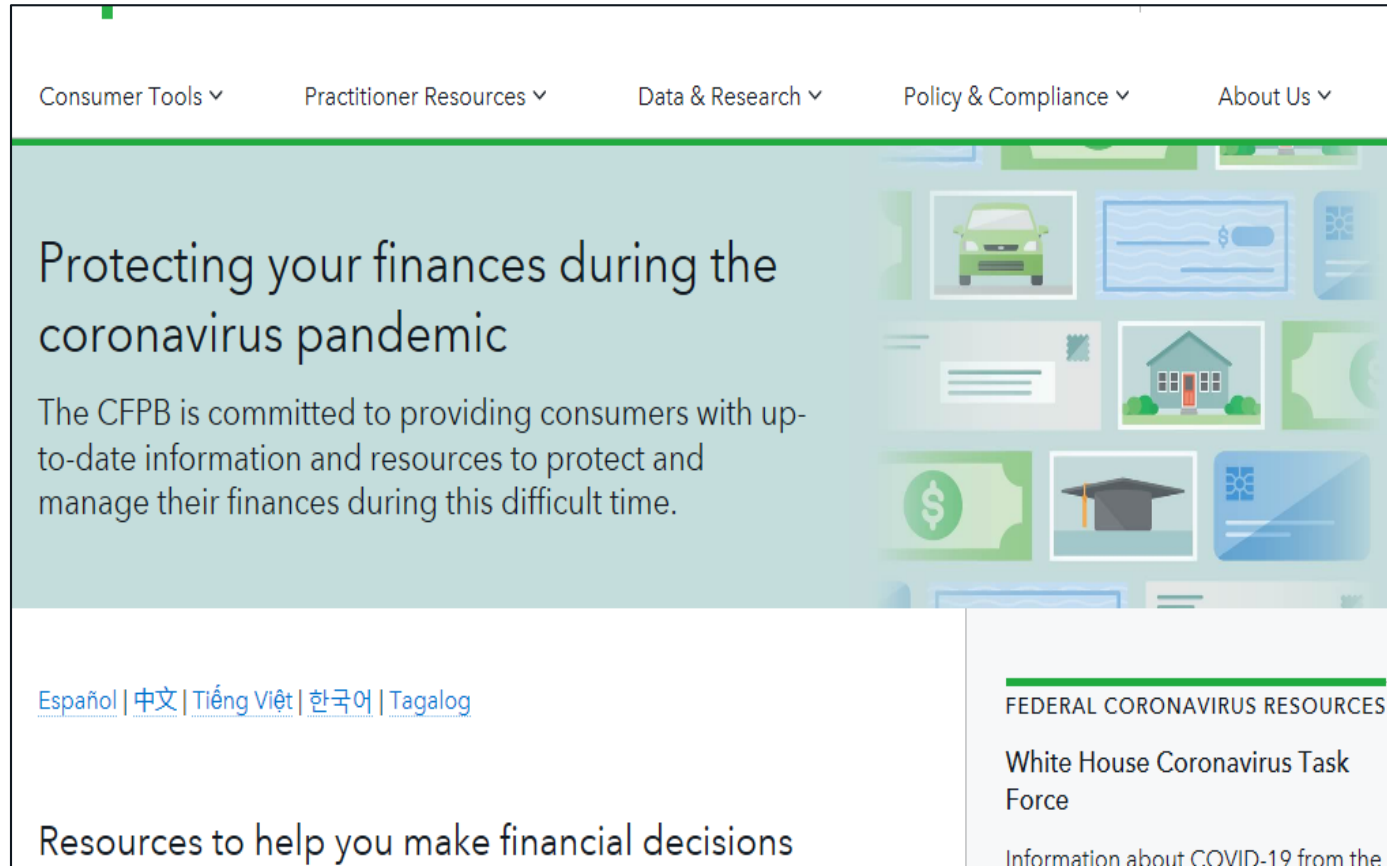
# Accessing and ordering *Your Money, Your Goals* booklets

Access electronic materials, find training resources and order printed copies online:

[www.consumerfinance.gov/your-money-your-goals](http://www.consumerfinance.gov/your-money-your-goals)



# CFPB's coronavirus resource home page



Find it at [consumerfinance.gov coronavirus resources](https://consumerfinance.gov/coronavirus-resources)

# Protecting credit during the coronavirus pandemic

(Slide 1 of 5)

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## Protecting your credit during the coronavirus pandemic

[Español](#) | [繁體中文](#) | [简体中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#)

By [Liane Fiano](#) - APR 06, 2020

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*This blog was originally posted on March 19, 2020 and has been updated on April 6, 2020 to reflect new information.*

Your credit reports and scores play an important role in your future financial opportunities. You can use the steps below to manage and protect your credit during the COVID-19 (coronavirus) pandemic.

### Get a copy of your credit report

If you haven't requested your free annual credit reports, you can get copies at [AnnualCreditReport.com](#). Each of the three nationwide credit reporting agencies (also known as credit reporting companies) - Equifax, TransUnion, and Experian - allow you to get your report for free once every twelve months. You can request additional reports for



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# Protecting credit during the coronavirus pandemic

(Slide 2 of 5)

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## If you can't make payments, contact your lenders

Many lenders have announced proactive measures to help borrowers impacted by COVID-19. As with other natural disasters and emergencies, they may be willing to provide forbearance, loan extensions, a reduction in interest rates, and/or other flexibilities for repayment. Some lenders are also saying they will not report late payments to credit reporting agencies or waiving late fees for borrowers in forbearance due to this pandemic. If you feel you [cannot make payments](#), contact your lenders to explain your situation and be sure to get confirmation of any agreements in writing.

The CFPB has [resources to help you discuss the impact of COVID-19 on your financial situation](#) with your lenders.



# Protecting credit during the coronavirus pandemic

(Slide 3 of 5)

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## Credit reporting under the CARES Act

The recently passed Coronavirus Aid, Relief, and Economic Security (CARES) Act places special requirements on companies that report your payment information to credit reporting companies. These requirements apply if you are affected by the coronavirus disease pandemic and if your creditor makes an agreement (called an “accommodation” in the Act) with you to defer a payment, make partial payments, forbear a delinquency, modify a loan, or other relief.

How your creditors report your account to credit reporting companies under the CARES Act depends on whether you are current or already delinquent when this agreement is made.

- If your account is current and you make an agreement to make a partial payment, skip a payment, or other accommodation, then the creditor is to report to credit reporting companies that you are current on your loan or account. This applies only if you are meeting the terms of the agreement.
- If your account is already delinquent and you make an agreement, then your account will maintain that status during the agreement until you bring the account current.
- If your account is already delinquent and you make an agreement, and you bring your account current, the creditor must report that you are current on your loan or account.

# Protecting credit during the coronavirus pandemic

(Slide 4 of 5)

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## Get a copy of your credit report

If you haven't requested your free annual credit reports, you can get copies at [AnnualCreditReport.com](https://AnnualCreditReport.com). Each of the three nationwide credit reporting agencies (also known as credit reporting companies) - Equifax, TransUnion, and Experian - allow you to get your report for free once every twelve months. You can request additional reports for a small fee if you've already received your free report. Be sure to [check your reports for errors and dispute any inaccurate information](#).

In addition to your free annual credit reports, all U.S. consumers are entitled to six free credit reports every 12 months from Equifax through December 2026. All you have to do is get a "myEquifax" account at [equifax.com/personal/credit-report-services/free-credit-reports/](https://equifax.com/personal/credit-report-services/free-credit-reports/) or call Equifax at 866-349-5191.

# Protecting credit during the coronavirus pandemic

(Slide 5 of 5)

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## Routinely check your reports

If you're working with lenders on payment assistance programs or forbearance, routinely [check your credit reports](#) to make sure they are accurate and reflect your agreements. For example, if your lender agreed to let you skip one month's payment, make sure they didn't report it as delinquent or a missed payment.

There are other reports you may want to check too, such as reports that monitor your bank and checking account history, among others. The CFPB has a [list](#) of consumer reporting companies where you can learn more about which reports might be important to you, depending on your specific situation.

## Report and dispute inaccurate information

If you find inaccurate information on your credit reports, use the [CFPB's step-by-step guide to dispute that information](#) with the credit reporting agency and the company that provided that information to them, also known as a furnisher.

If an investigation doesn't resolve your dispute with the credit reporting company, you can ask that a brief statement of the dispute be included in your file and included or summarized in future reports. You can also submit a complaint to the CFPB at [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint).








# Dealing with debt during the coronavirus pandemic

← Blog

## Dealing with debt during the coronavirus pandemic: Tips to help ease the impact

[Español](#) | [繁體中文](#) | [简体中文](#) | [Tiếng Việt](#) | [Tagalog](#) | [한국어](#)

By [Kristin Dohn](#) - JUN 17, 2020

SHARE & PRINT     | 

*This blog was originally posted on March 20, 2020 and was updated on June 17, 2020*


Dealing with debt can be a stressful experience. As you plan for the potential economic impact of coronavirus, there are a number of steps that you can take to help manage debt in these difficult times.

### Contact your lenders if you are at risk of missing payments


If you think you may fall behind on your payments for your mortgage, auto loan, credit card, student loan, or other debt, call your lender and explain your situation. Credit card

### FEDERAL CORONAVIRUS RESOURCES

#### White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.  
[Visit coronavirus.gov](#) 

#### Centers for Disease Control and Prevention

The latest public health and safety information for United States consumers and the medical and health provider community on COVID-19.  
[Visit the CDC COVID-19 page](#) 





#### USAGov

Information on what the U.S. Government is doing in response to COVID-19.

# Dealing with housing issues during the coronavirus pandemic

## Mortgage and housing assistance during the coronavirus national emergency

If you're concerned about how to pay your mortgage or rent due to the coronavirus national emergency, read on for information on what to do now, and what your options are for mortgage and rent payment relief.



The Consumer Financial Protection Bureau (CFPB), [Federal Housing Finance Agency \(FHFA\)](#), and [U.S. Department of Housing and Urban Development \(HUD\)](#) are working together to help homeowners and renters during the coronavirus pandemic.

Learn more about:

- [Mortgage relief options](#)
- [Protection for renters](#)
- [Avoiding scams and bad actors](#)

Need help with the basics?

Learn how to read your monthly mortgage statement or understand key mortgage terms, like mortgage forbearance. [Get started with mortgage basics](#)

### FEDERAL CORONAVIRUS RESOURCES

#### White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.  
[Visit coronavirus.gov](#)

#### USAGov

Information on what the U.S.

# Resources

- National Disability Institute webinars:  
[nationaldisabilityinstitute.org/resources/webinars](https://nationaldisabilityinstitute.org/resources/webinars)

# COVID-19 Online Resource Center *for People with Disabilities and Chronic Health Conditions*



**[nationaldisabilityinstitute.org/financial-resilience-center](https://nationaldisabilityinstitute.org/financial-resilience-center)**

The Financial Resilience Center was developed by National Disability Institute with generous funding from the [Wells Fargo Foundation](#).



## Contact Us

If you have any questions on this project, financial wellness for people with disabilities, or ABLE accounts, please send an email to [ask@ndi-inc.org](mailto:ask@ndi-inc.org).

# Financial Wellness for People with Disabilities

*In partnership with the Illinois Council on Developmental Disabilities*



*In partnership with the Illinois Council on Developmental Disabilities. This project is supported, in part by grant numbers 19/2001ILSCDD-02, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.*