



Credit Report

Your Credit Score



811
Excellent

Factors

33%

Credit Card

6

Bank Accounts

4 years 5 months

Credit History

Payment History

Name: Jane D

Date of Birth:

Preferred en

Address:

Marital

☐ Single

Employment

Overview: Consumer Guide to Good Credit

CREDIT.ORG

Your Guide to Good Credit

The Consumer Guide to Good Credit is our free resource for anyone who wants to understand their credit and how to improve it. It is our most comprehensive free downloadable resource at over 120 pages of reference material. It includes:

- **Your consumer rights**
 - Truth in Lending Act
 - Equal Credit Opportunity Act
 - The Fair Credit Reporting Act
 - Fair and Accurate Credit Transactions Act
 - Fair Credit Billing Act
 - Fair Debt Collection Practices Act
- **Establishing or re-establishing credit**
 - Building a good credit history
 - Causes of poor credit
 - Reasons credit is denied
 - Opting out of credit offers
 - Getting on the Do Not Call Registry
 - The Cost of Credit
 - Credit card terms and conditions
 - Shopping for a credit card
 - Comparing credit card rates
 - The Credit CARD Act of 2009
 - How to transfer a credit card balance
 - Credit card reward programs
 - Secured credit card scams
 - Other types of credit
- **Your credit report**
 - The importance of having good credit
 - How APR affects the amount you'll pay
 - Types of credit reports — “file” vs. “report”
 - Future Service Contracts
 - Checking, insurance, renter and medical “credit bureaus”
 - Non-traditional credit reporting
 - Ordering your credit report
- **What is a FICO® or credit score?**
 - What's included in a FICO score
 - What a FICO scoring model ignores
 - Rate shopping
 - How to improve your FICO score
 - What is a rapid rescore?
 - Credit report monitoring services



Consumer Guide (cont'd.)

- **Basics of disputing erroneous or stale items in your credit report**
 - Frequency of errors on consumer credit reports
 - What can be disputed
 - How to send in dispute information
 - What to include in your dispute
 - Dispute calendar
 - Reporting obligations of the data furnisher in a dispute
 - To 10 things to do in a dispute
 - Reinsertion—why does it happen?
 - What are “split” and “mixed” files?
- **Collection agencies and credit repair clinics**
 - Disputing a collection account
 - Tips for dealing with debt collectors
 - Special alert on junk debt buyers
 - Statute of limitations for debt reporting vs statute of limitations for collection
 - What to do if you are contacted regarding old debt or debt you do not owe
 - A warning about credit repair clinics
 - The law protects you from unethical credit repair
 - Frivolous bombardment
 - File segregation
- **Warning signs of debt trouble**
 - What to do when you can't pay your bills
 - What can credit counseling do for you?
 - How are debt management plans reported to the credit bureaus?
 - Debt settlement or debt negotiation
- **Special credit issues**
 - Credit life after bankruptcy
 - Bankruptcy relisting — what it does
 - When your spouse files for bankruptcy
 - Using the “100 word statement” to explain a bankruptcy
 - Special problems of previously married individuals
 - Student loans
 - Medical debt
 - Tax debt and “Offers in Compromise”
- **Predatory lending and other scams**
 - Filing a claim
 - Real estate property fraud
 - Scam prize offers
 - Pyramid schemes



Consumer Guide to Good Credit (cont'd.)

- **Practical advice for your checking and debit accounts**
 - Your checking/debit history
 - Keeping your checkbook up to date
 - Debit vs. credit for purchases
- **Identity theft**
 - How identity thieves operate
 - How to protect yourself
 - If your identity is stolen
 - Resources for identity theft victims
- **Consumer Resources**
 - Trusted sources of information
 - Statutes of limitations on debt collection by state
- **Glossary of credit terms**
- **Sample letters**
 - Sample credit report request
 - Sample dispute letter
 - Sample Payment Agreement Letter for Collection Agency
 - Sample Payment Agreement Letter for Original Creditor
 - Sample Cease Communication Letter
 - Sample Consumer Dispute Statements for Credit Reports
 - Sample Debt Validation Letter
 - SCAN Report Order Form

The full *Guide* is a free download from our online educational resource center.

This is the 7th edition of the *Guide*, which combines our 50 years of experience helping consumer pay off debt, create workable budgets and improve their credit.



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