



FAMILY FOUNDATIONS

BUILDING A STRONG FINANCIAL FUTURE

Debt Tips

Reviewing Your Credit Report

Receive a *free* copy of your credit report from each credit reporting bureau:

- TransUnion
- Experian
- Equifax

You can request three reports each year when using the three reporting agencies.

To review or request your credit report, call

The Annual Credit Report
1-877-322-8228

or visit

www.annualcreditreport.com

NOTE: there are similar websites that claim to offer free credit reports. Any other website could be a scam and may ask for money or could be attempting to steal your identity. Be sure to call the number listed or type the exact website address to get the official website.

Tips to Avoid and Reduce Debt

- Understand all terms and conditions of your line of credit
- Keep track of your spending to ensure you can repay your credit card bill in full when due each month
- When searching for a credit card, compare interest rates

Credit Report and Credit Score

- A credit report gives a detailed summary of your financial history and credit usage and is used to determine your credit score.
- By following the tips above, you can protect your credit score, resulting in better interest rates on credit cards, lower insurance premiums and more financial flexibility.
- Make sure to review your credit report at least once per year. More than 13 million people a year find inaccuracies on their credit reports.

Visit

www.MyFloridaCFO.com/YMM

or call

1-877-MY-FL-CFO (693-5236)

for more information.

