

# Credit Conscious

The Ins and Outs of Credit

A Webinar by Christian Credit Counselors, Inc.





## Outline

- Pulling Your Annual Credit Reports
- Experian Sample Credit Report
  - [www.experian.com/credit\\_report\\_basics/pdf/samplecreditreport.pdf](http://www.experian.com/credit_report_basics/pdf/samplecreditreport.pdf)
- Credit Score Calculation
- Resources



## Pulling Your Annual Credit Reports

**1. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com)**

- Click the **red button** "Request your free credit reports"

**2. Enter Information**

- Enter all of the personal information requested including:
  - First and Last name
  - Birthday
  - Social Security Number
  - Current Address
  - Previous U.S. Address
  - Enter the Security
  - Click "next"



**3. Choose the Reports:**

\*Please pick all three if you have not pulled your credit in over 2 years.



**4. Request & Review Your Reports Online**

- You will be asked security questions based on your borrowing history
- Make sure to save the copies of each report to your desktop for future reference
- Email CCC the copies to [education@christiancreditcounselors.org](mailto:education@christiancreditcounselors.org)

# ALWAYS

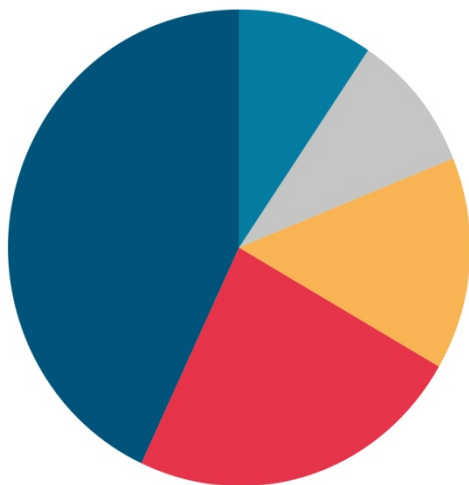
Pay your balance in full or make more than the minimum payment

Make On-Time Payments

Review your Statements Monthly

Immediately Dispute Any Unknown Charges

## Your Credit Score



- 35% - Payment History
- 30% - Amount Owed
- 15% - Length of Credit History
- 10% - Types of Credit Used
- 10% - New Credit



## Resources

### **Christian Credit Counselors**

[www.christiancreditcounselors.org](http://www.christiancreditcounselors.org)  
1-800-557-1985  
PO Box 131688  
Carlsbad, CA 92013  
Non-profit Debt Management Program,  
Credit Counseling, and Education

### **Federal Trade Commission**

[www.ftc.gov](http://www.ftc.gov)  
1-877-382-4957  
Identity Theft, Consumer Financial  
Complaints

### **Credit Karma**

[www.creditkarma.com](http://www.creditkarma.com)  
Free Credit Score & Monitoring

### **Experian**

[www.experian.com](http://www.experian.com)  
1-888-397-3742  
PO BOX 949  
Allen, TX 75013-0949

### **Equifax**

[www.equifax.com](http://www.equifax.com)  
1- 800-685-1111  
PO Box 7402  
Atlanta, GA. 30374-0241

### **TransUnion**

[www.transunion.com](http://www.transunion.com)  
1-800-916-8800  
Fraud Assistance:  
1-800-680-7289  
PO BOX 6790  
Fullerton, Ca 92634

### **Annual Credit Report**

[www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)  
1-877-322-8228  
Free Annual Credit Report  
(Experian, Equifax, Transunion)

### **Bankrate**

[www.bankrate.com](http://www.bankrate.com)  
Calculators and Rate Information

### **Fair Isaac Corporation**

FICO - [www.myfico.com](http://www.myfico.com)