

Tool 1:

Getting your credit reports and scores

Getting your reports

Getting your credit report is the first step to improving your credit. It is important to think about credit, because a good credit history may help you:

- Get and keep a job (though this depends on state law)
- Get and keep a security clearance for a job, including a military position
- Get an apartment
- Get insurance coverage
- Get lower deposits on utilities and better terms on cell phone purchase plans
- Get a credit card
- Get a loan from a bank or credit union including a loan for a house (a mortgage)
- Get a better credit score—all of the information used to calculate your score comes from credit reports

If any of these things are important to you, improving your credit report can help you get them.

Start with your free annual report

You can get a free copy of your report from each of three agencies every 12 months.

Some states and territories allow for an additional free report each year: Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Vermont and Puerto Rico.

To order through the website, visit <https://www.annualcreditreport.com>. You will complete a form with basic information (your name, Social Security number, address, etc.). You will select the report(s) you want—Equifax, Experian, and/or TransUnion.

Then for each report, you will be asked a series of security questions such as: former addresses, amount of a loan you have, phone numbers that have belonged to you, counties you may have lived in, etc. If you are unable to answer these questions, you will have to use another method.

You will save a PDF version of your report, print the report, or both.

Be sure you do this in a safe and secure location. Avoid doing this on public computers such as those at a library.

Alternative methods

Order by phone: (877) 322-8228. You will go through a verification process over the phone.

Order by mail: Download the request form from <https://www.annualcreditreport.com>.

Print and complete the form. Mail the completed form to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281



Track when you have printed or received your credit reports.

Source of credit report	Equifax	Experian	TransUnion LLC
	PO Box 740241 Atlanta, GA 30374 (877) 784-2528 www.equifax.com	(866) 200-6020 www.experian.com	PO Box 1000 Chester, PA 19022 (800) 916-8800 www.transunion.com
Date report printed or received			

Beware of imposter websites offering free credit reports. Some companies offer free credit reports, but you may have to buy another product or service to get it.

DO NOT use a search engine (Google or Yahoo, for example) to find the annual credit report site. Go directly to: <https://www.annualcreditreport.com> or go through <http://www.consumerfinance.gov>.

You can get an additional free report if you:

- Are unemployed and plan to look for employment in the next 60 days
- Are receiving public assistance
- Have been the victim of fraud including identity theft
- Have had adverse action taken (you have been denied credit, employment, insurance, etc.) because of information in your credit report. In this case, you have 60 days to request your report

If you are under 18, you should not have a credit report unless:

1. You are an authorized user or joint owner on an account
2. You are an emancipated minor
3. Your state law allows you to enter contracts at 17, and you have done so
4. You have student loans
5. You have been the victim of identity theft and credit or financial fraud

Currently, only Experian allows minors (once they reach the age of 14) to obtain their own credit reports. Call (888) 397-3742 to get your file.

With TransUnion, you can send an email to childidtheft@transunion.com to see if a credit file exists. Or you can visit the TransUnion website and complete the Child Identity Theft Inquiry Form. If the minor has a legitimate credit history (he or she is the joint owner of or an authorized user on an account), then a parent or guardian must order the report.

For the Equifax report, call (877) 784-2528. Currently, an adult—the parent or legal guardian—must order the credit report on behalf of the minor.

Getting your credit scores

Unlike your credit report, which you can get at no cost to you, you usually have to pay for your credit score. There are certain instances in which you are entitled to your credit score for free, for example if you are denied a loan on the basis of your credit score.

There are many credit scores you can purchase in the marketplace. The type of credit score most used by lenders is a FICO score. Another score also used by lenders is the Vantage Score, which you can purchase through TransUnion.

Credit scores offered online are approximations of your scores. They are not the actual scores businesses will use to make decisions about you. However, some people find they can be useful for education. You can generally see if your credit scores are moving up or down. But the actual number may not reflect your actual FICO Scores. So this may be confusing.

You cannot know ahead of time whether the scores you purchase will vary moderately or significantly from a score sold to creditors. You should not rely on credit scores you purchase exclusively as a guide to how creditors will view your credit quality. **Knowing what is in your credit report and fixing errors is more important to building your credit than buying a credit score that may not tell you what you need to know before you apply for a loan.**

Tracking when you ordered scores

To order your FICO score visit http://www.myfico.com Each credit score will cost. This company also offers other credit reporting and monitoring services for a fee.	Equifax score:	Date:
	Experian score:	Date:
	TransUnion score:	Date:

You have the right to get a free credit scores if:

1. You apply for a mortgage loan and the lender uses your credit score. The lender must send you a notice telling you this and include your score.

2. **Your application for credit is turned down and the lender used your credit score. You will get a notice (disclosure) from the provider explaining this with your credit score.**
3. **You get less favorable terms from a lender than the terms available to most people who get credit from that lender, and the lender used your credit score. You will get a notice (disclosure) from the provider explaining this with your credit score.**

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Tool 2:

Credit report review checklist

Once you get your credit report, you will want to review it carefully. Ordering it is not enough—you have to read it. Credit reports may have mistakes. And if there are mistakes, you are the only one who is likely to find them.

Use the following worksheet to review each section of your credit report. Do this for each credit report you get throughout the year. Then, keep the completed checklist with your credit report.

Your credit report contains a lot of personal and financial information. Be sure to keep any hard copies of your credit reports in a safe and secure place. If you do not want to hang on to your credit reports, be sure to shred them before getting rid of them.

Credit report review checklist

Today's date: _____ **Name of credit reporting agency** _____

Check for "yes"	Checklist item
	Is your name correct?
	Is your Social Security number correct?
	Is your current address correct? Is your current phone number correct?
	Are the previous addresses they have listed for you correct?
	Is your marital status listed correctly?
	Is the employment history they have listed for you accurate?
	Is everything listed in the personal information section correct?
	Is there anything listed in the public record information? Is it correct? Highlight the information you think may not be correct.

	Review each item under the credit account (trade account) section. Are the accounts on the list still open?
	Are all of the current balances correct?
	Are accounts where you are an authorized user or joint owner listed?
	Are zero balances recorded for debts discharged in bankruptcy? For debts paid in full?
	Are you listed as a co-signer on a loan? Is this correct?
	Are accounts that you closed listed as “closed by the consumer”?
	Is negative information reported on each credit account correct? Look for late payments and missed payments. Highlight those items you think are not correct.
	Are any accounts listed more than once? Check to make sure the same account is not listed multiple times in the collections section.
	Is old negative information still being reported? If yes, highlight the information that has exceeded the negative information reporting limit, which is usually seven years.
	Do you suspect that you have been the victim of identity theft after reviewing your credit reports?

If you find something wrong with your credit report, you should dispute it. You may contact both the credit reporting company and the creditor or institution that provided the information. Explain what you think is wrong and why.

To correct mistakes, it can help to contact both the credit reporting company and the source of the mistake. You may file a dispute not only with the credit reporting company, but also directly with the source of the information, and include the same supporting documentation. However, there are certain circumstances where creditors and furnishing institutions are not required to investigate.

You may file your dispute online at each credit reporting agency’s website.

If you file a dispute by mail, your dispute letter should include: Your complete name, address, and telephone number; your report confirmation number (if you have one); and the account number for any account you may be disputing.

In your letter, clearly identify each mistake, state the facts, explain why you are disputing the information, and request that it be removed or corrected. You may want to enclose a copy of the portion of your report that contains the disputed items and circle or highlight the disputed items. Include copies (not originals) of documents that support your position.

Send your letter of dispute to credit reporting companies by certified mail, return receipt requested, so that you will have a record that your letter was received. You can contact the nationwide credit reporting companies online, by mail, or by phone:

You can contact the primary nationwide credit reporting agencies online, by mail, or by phone:

Equifax

Online: <http://www.ai.equifax.com/CreditInvestigation>

By mail: Download and complete the dispute form:

<http://www.equifax.com/cp/MailInDisclosureRequest.pdf>

Mail the dispute form with your letter to:

Equifax Information Services LLC

P.O. Box 740256

Atlanta, GA 30374

By phone: Phone number provided on credit report or (800) 864-2978

Experian

Online: <http://www.experian.com/disputes/main.html>

By mail: Use the address provided on your credit report or mail your letter to:

Experian

P.O. Box 4000

Allen, TX 75013

By phone: Phone number provided on credit report or (888) 397-3742

TransUnion

Online: <http://www.transunion.com/personal-credit/credit-disputes-alerts-freezes.page>

By mail: Download and complete the dispute form:

<http://www.transunion.com/docs/rev/personal/InvestigationRequest.pdf>

Mail the dispute form with your letter to:

TransUnion Consumer Solutions

P.O. Box 2000,

Chester, PA 19022-2000

By phone: (800) 916-8800

Keep copies of your dispute letter and enclosures.

If you suspect that the error on your report is a result of identity theft, visit the Federal Trade Commission's ***Fighting Back Against Identity Theft*** website for information about identity theft and steps to take if you have been victimized. This will include filing a fraud alert and possibly filing a security freeze.

If the error is with a specific account, you can also choose to start the process by contacting the creditor or the debt collector to resolve the dispute.

Whether you file your dispute directly with the creditor (information furnisher) or the credit reporting agency, they generally have 30 - 45 days to investigate your claim and 5 days to send you written notice once their investigation is over.

If the dispute results in a business changing the information it reported about you, the business must notify the credit reporting agencies. And vice versa, if you filed your dispute with a credit reporting agency, it must fix your file and notify the creditor of the error.

You can also submit a complaint to the Consumer Financial Protection Bureau at <https://www.consumerfinance.gov/complaint> or by calling 877-411-2372.

Steps to filing a dispute checklist

Check for "yes"	Steps to filing a dispute
	Write a letter to the credit bureau that sent you the report.
	Provide the account number for the item you feel is not accurate.
	For each item, explain concisely why you believe it is not accurate.
	If you can, include copies of bills or cleared checks (money order stubs) that show you have paid them on time.
	Provide your address and telephone number at the end of the letter so the credit bureau can contact you for more information if necessary.
	Make a copy of your letter before you send it to the credit bureau.

	<p>Send the letter. You may choose to use Certified Mail with Return Receipt to have proof of when the letter was received. The consumer reporting agency or the creditor generally has 30-45 days to investigate your claim.</p>
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You can use this example dispute letter from the Federal Trade Commission to a credit reporting agency as a guide for writing your own letter.

Example letter

[Your name]

[Your return address]

[Date]

Complaint Department

[Company Name]

[Street Address]

[City, State, Zip Code]

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items I dispute on the attached copy of the report I received.

This item [identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.] is [inaccurate or incomplete] because [describe what is inaccurate or incomplete and why]. I am requesting that the item be removed [or request another specific change] to correct the information.

Enclosed are copies of [use this sentence if applicable and describe any enclosed documentation, such as payment records and court documents] supporting my position. Please reinvestigate this [these] matter[s] and [delete or correct] the disputed item[s] as soon as possible.

Sincerely,

[Your name]

[Phone number]

Enclosures: [List what you are enclosing.]

Be sure to keep copies of everything you send to the credit reporting agencies, including the dates you sent the items.

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Tool 3:

Improving credit reports and scores

Your *credit report* shows information about how you have used credit, such as how much credit you have, how much of your available credit you are using, whether you have made your payments on time, and whether anyone has sent a loan you owe to a debt collector.

A *credit score* is a number that is used to predict how likely you are to pay back a loan. Your credit score starts with the information about you from your credit report. A mathematical prediction formula is applied to this information about you from your credit report. That prediction formula, which is called a scoring model, creates a number, and this number is your credit score.

To get and keep a good credit score:

- Pay all your loans and bills on time.
- Make sure information in your credit report is correct.
- Don't use too much of the credit that is available to you.

If you want to qualify for credit, focus on improving your reports and scores now. Use this worksheet to ensure you are focusing on the areas that matter most.

You may want to talk with a specialized credit or housing counselor to build your plan to improve your credit report and scores. See the Resources list at the end of this tool for links to get you started in finding an accredited counselor.

Check if you plan to implement	Strategy for improving credit reports and scores	Other information or resources you need
	<p>Obtaining free credit reports annually</p> <p>Online at https://www.annualcreditreport.com</p> <p>By phone: Call (877) 322-8228</p> <p>By mail: Go to https://www.annualcreditreport.com to print the form</p> <p><i>(Use Tool 1: Getting your credit reports and scores)</i></p>	
	<p>Reviewing the credit reports for accuracy</p> <p><i>(Use Tool 2: Credit report review checklist)</i></p>	
	<p>Disputing errors found on the reports</p> <p><i>(Use Tool 2: Credit report review checklist)</i></p>	
	<p>Understanding credit scores</p> <p><i>(Use Module 7)</i></p>	
	<p>Paying bills on-time is the most effective way to improve your credit reports and credit scores.</p>	
	<p>Keeping the amount of credit available that you use low. (While there is not an “official” published limit, many financial experts recommend keeping the amount of credit used between 25% and 30%³⁴ of the credit available.)</p>	

³⁴ For two examples, see <http://www.chicagotribune.com/classified/realestate/sns-201204201830--tms--realestmctnig-a20120428apr28,0,222450.column> and <http://www.experian.com/blogs/news/2012/09/24/rebuild-your-credit>.

	<p>Keeping unused credit accounts open—credit card company may close account because of inactivity. (They are not allowed to charge fees if this occurs.)</p> <p>However, if your goal is paying down debt and you may be tempted to use the card, keeping the account open may not help you reach your goal.</p> <p>If you close some credit card accounts and put most or all of your credit card balances onto one card, it may hurt your credit score if this means that you are using a high percentage of your credit limit on that account.</p>	
	<p>Developing a plan to take care of outstanding judgments or liens. You may be able to negotiate with a collector (See Module 6).</p>	
	<p>Diversifying credit sources</p>	
	<p>If you have medical debt, you may be eligible for assistance with your bills or may be able to get on a payment plan.</p>	
	<p>Paying down old debt or debt in collections. This will improve your credit history – your report – but may not impact your credit score. Before you make a payment on debt that you have not paid for a long time, such as three or more years, you may wish to consult with a credit specialist or attorney regarding the statute of limitations on the debt. If the statute of limitations period has passed, making a payment may re-start the clock on creditors’ ability to file a lawsuit to collect the debt, depending on the debt and state law.</p>	
	<p>Using credit building products:</p> <p>Secured credit cards. This can be a way to build a positive credit history. But because credit limits tend to be low with these cards, be sure to watch your credit utilization rate and not get too close to using the full limit.</p> <p>Credit building loans. Visit a bank or credit union to find out about these products. With some credit builder loans, you make monthly payments first, and receive the loan amount when it is paid off. This helps you avoid taking on debt while you build a positive payment record. These loans can be very effective in creating new history and will have a positive impact on your reports and scores.</p>	

	Other:	
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Resources

If you would like help managing your debt or rebuilding credit, visit the National Foundation for Credit Counseling:

<http://www.nfcc.org>

Certified housing counselors can provide advice on buying a home, renting, defaults, foreclosures, and credit issues:

www.consumerfinance.gov/find-a-housing-counselor

FDIC.gov, Credit Repair:

<http://www.fdic.gov/consumers/consumer/ccc/repair.html>

Consumer.gov, Building a Better Credit Report:

<http://www.consumer.ftc.gov/articles/pdf-0032-building-a-better-credit-report.pdf>

or additional resources, visit the Consumer Financial Protection Bureau website:

<http://www.consumerfinance.gov/AskCFPB>

If you have a consumer complaint, visit:

<http://www.consumerfinance.gov/complaint>

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Tool 4:

Protecting your identity

Though it might not seem like it, your identity is one of the most precious things you possess. Criminals who are able to steal your **identifying information** can pretend to be you. They can then buy things on accounts that you own or are under your name. This leaves you with their bills! It can also create problems with your credit reports and scores.

Identifying information is anything that is specifically unique to you, such as your:

- Credit card and bank account numbers
- Driver's license number
- Date, city, and state of birth
- Social Security number
- Passwords or PIN numbers

Many people think that identity theft happens primarily online, and if you don't shop online, you are safe. The reality is that most identity thefts take place offline—just the opposite of what many people think. In addition, in over half of the cases of identity theft, the thief is someone that the victim knows. Because of this, it's important to be cautious with your identifying information, both online and in the real world.

Steps to protect your identity checklist

Check for "yes"	Steps to protect your identity
Check your credit report	

Check for “yes”	Steps to protect your identity
	Remove your name from all three credit bureaus’ (Equifax, Experian, and TransUnion) mailing lists by calling to opt-out at 1-888-567-8688 or online at www.optoutprescreen.com – choose “forever” removal option. This prevents prescreened offers from falling into other people’s hands.
	Check your credit at all three credit agencies each year using the free https://www.annualcreditreport.com . If you see anything that is incorrect or suspicious, contact them immediately. (See Module 7: Understanding credit reports and scores for more information).
Limit access to your information	
	Don’t carry your Social Security card or number in your wallet or purse.
	Remove your name from many direct mail marketers’ lists by registering with the <i>Direct Marketing Association</i> online form at http://www.dmchoice.org . This gives thieves fewer opportunities to steal your information.
	Remove yourself from most telemarketers’ lists by registering your phone number with the <i>Do Not Call Registry</i> at 1-888-382-1222 or at http://www.donotcall.gov . Numbers registered with the National Do Not Call Registry after February 2008 remain on it permanently. ³⁵
	Never give your personal information to someone who calls you and asks for it, even if they say there are from your financial institution.
	Use a shredder, scissors, or your hands to tear all papers with identifying information or account numbers into tiny pieces before throwing them out.
	Only give out your Social Security number when it is absolutely necessary. Often when someone asks for it, you are not required to give it to them.
Practice online security	
	Commit all passwords to memory. Never write them down or carry them with you (not even on a post-it by your computer!).

³⁵ See <http://www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure#offline>.

Check for “yes”	Steps to protect your identity
	<p>Make sure passwords include upper- and lower-case letters, numbers, and do not include any words that can be found in a dictionary or names and dates that can be associated with you (your children’s names and birthdates, for example). Longer passwords are better. The best practice is to have a different password for each account. If you find it too hard to keep track of so many passwords, have separate, longer, harder-to-guess passwords for your financial accounts than for ordinary uses like your e-mail.</p>
	<p>Don’t give out your financial or personal information over the Internet unless you have initiated the contact or know for certain with whom you are dealing.</p>
	<p>Never share identity information online unless the site is secure with an encryption program so no one can intercept your information. If secure, the web site address will start with https, not http. There will also be a lock icon (🔒) in front of the web address.</p>
	<p>Do not reply to emails asking for personal banking information, even if they have a bank or PayPal logo! Financial Institutions will never ask for personal information via email.</p>

According to the Federal Trade Commission (FTC), identity protection means treating your personal information like cash or a valuable commodity. This means being careful not to leave it around, and being thoughtful about who is asking for it, why they need it, and how they’re going to safeguard it for you.

This is the FTC’s list of common red flags that your identity has been stolen:

- There are mistakes on your bank, credit card, or other account statements.
- There are mistakes on the explanation of medical benefits from your health plan.
- Your regular bills and account statements don’t arrive on time.
- You get bills or collection notices for products or services you never received.
- You receive calls from debt collectors about debts that don’t belong to you.
- You get a notice from the IRS that someone used your Social Security number.
- You receive mail, email, or calls about accounts or jobs in your minor child’s name.

- You receive unwarranted collection notices on your credit report.
- Businesses turn down your checks.
- You are turned down unexpectedly for a loan or job.

If you determine your identity has been stolen, the FTC recommends the following steps:

Place a fraud alert on your credit file

Call one of the nationwide credit reporting agencies, and ask for a fraud alert on your credit report. The company you call must contact the other two, so they can put fraud alerts on your files. An initial fraud alert is good for 90 days. If you want to place an extended alert on your credit report after your identity has been stolen, you must file either a police report or a report with a government agency such as the FTC, known as an “identity theft report.” An extended alert is good for seven years. An extended alert requires that the creditor contact you in person or through the telephone number or other contact method you designate to verify whether you are the person making the credit request.

- **Equifax:** 1 800 525 6285
- **Experian:** 1 888 397 3742
- **TransUnion:** 1 800 680 7289

Consider a security freeze

You can also place a “freeze” on your credit report. A security freeze means that potential new creditors cannot access your credit report. Only a limited number of entities can see your file while a freeze is in place, including existing creditors, certain government entities like child support agencies, and companies that monitor your credit file at your direction to prevent fraud. Because most businesses will not open credit accounts without checking your credit report, a freeze can deter identity thieves from opening new accounts in your name. Be mindful that a freeze does not prevent identity thieves from taking over existing accounts. Credit reporting agencies may charge for this service. In some states, identity theft victims are not charged to place a security freeze.

Order your credit reports

Each company's credit report about you is slightly different, so order a report from each company. When you order, you must answer some questions to prove your identity. Read your reports carefully to see if the information is correct. If you see mistakes or signs of fraud, contact the credit reporting company.

Create an identity theft report

An Identity Theft Report can help you get fraudulent information removed from your credit report, stop a company from collecting debts caused by identity theft, and get information about accounts a thief opened in your name. To create an Identity Theft Report, first file a complaint with the FTC at <http://www.ftc.gov/complaint> or 1-877-438-4338; TTY: 1-866-653-4261. Your completed complaint is called an FTC Identity Theft Affidavit. Next, you can take your FTC Affidavit to your local police, or to the police where the theft occurred, and file a police report. Get a copy of the police report. The two documents comprise an Identity Theft Report.

For more information from the Federal Trade Commission, visit:

<http://www.consumer.ftc.gov/features/feature-0015-identity-theft-resources>.

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Tool 5:

Keeping records to show you've paid your bills

When repairing or building credit – or managing finances more generally – it is important to create a paper trail. What does this mean? It means you must keep records. You keep records so you can prove you have:

- Paid a bill on time that a creditor has reported late.
- Paid a debt that a creditor has reported unpaid.
- Sent a letter to a debt collector who has claimed he did not receive it.
- Insurance coverage.
- A warranty for a cell phone.
- Paid your rent in cash (receipt).

This can be difficult. Here are a few steps to getting your record keeping system in place.

- **Get a calendar or use the Bill Calendar.** Write onto the calendar when regular payments are due. Ask legal aid staff for help on getting started with this using tools from Module 4.
- **Hang this calendar in a place you will see it daily or in your money management spot.**
- **Find a money management spot in your home.** It can be a desk, a file cabinet, a drawer, or a crate.
- **Get folders.** You may want to use colored labels or colored folders. Give each category a color.
 - Income in green folder

- Saving and Asset Investments in yellow folder
- Expenses in blue folder
- Debt in purple
- Credit reports in manila folder

Put insurance policies, deed to home, title to car, birth certificates, warranties for big items like washer and dryer, and other permanent documents in another folder. Consider storing this folder in a portable fireproof box—portable so you can take it if you need to evacuate your home and fireproof so it is protected in case of a fire. Alternatively, you can store these in a safe deposit box at a bank or credit union.

▪ **Put information in the right folder during the month.**

- Receipts from grocery store—put it in the blue folder
- Slip from deposit into savings—put it into the yellow folder
- Checking account statement—put into the yellow folder
- Paycheck stub—put it in the green folder
- Credit card bill—put in green folder
- Dispute letter to credit reporting agency and return receipt—put in manila folder

▪ **Once a week, sit down to pay bills.** Always check them for accuracy first. Check your account balances. Total up spending so far in each category if you have a budget.

▪ **Then take all of the records for the month and store them together.** Either:

- Keep them in the folders, put a big rubber band around them and put a label with the month on it OR
- Take the information out of each folder and put it in a big envelope and write the month on it.

By doing this, you keep all of the information for each month together.

For bills paid online or via mobile or taxes filed using electronic filing (e-filing), print out confirmation pages and store that as described above.

 Keeping records checklist

Check if “yes”	Important Record
	Tax returns and supporting documentation including e-filing confirmations
	Paycheck stubs
	Bank records
	Debts—loan agreements, statements of payment
	Insurance documents
	Monthly credit card statements – paper or electronic
	Receipts—for anything that you need to include on your taxes, for any big purchases, for anything you may want to return.
	Technology and appliance instructions and warranties
	Medical bills and anything related to prescriptions
	Wills, power of attorney, or any other important legal document
	Birth certificates, marriage license, death certificates
	Retirement documents
	Documentation of money owed to you

 **Resources**

FDIC.gov, Credit Repair:

<http://www.fdic.gov/consumers/consumer/ccc/repair.html>

Consumer.gov, Building a Better Credit Report:

<http://www.consumer.ftc.gov/articles/pdf-0032-building-a-better-credit-report.pdf>

For additional resources, visit the Consumer Financial Protection Bureau website:

<http://www.consumerfinance.gov/AskCFPB>

If you have a consumer complaint, visit:

<http://www.consumerfinance.gov/complaint>

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