When it comes to your reputation, actions always speak louder than words. Are you on time for a date? Do you pay friends back when you borrow money? Did you get that term paper in on time? Your personal credit history is an important reflection of your financial reputation. Credit history and credit score will determine your ability to borrow money now and in the future, especially for big items like renting an apartment, hooking up utilities or purchasing a car.

Now that you are in college and responsible for your own purchases and financial decisions, there’s no better time to get smart on credit. So let’s get started with some basics.

**What is credit “history”?**

Your credit history is a record of your borrowing and repayment reputation, which includes consistent payment history for everything from utilities to school loans or credit cards. Every time you fill out an application for credit, information is filed with the credit bureaus. These bureaus keep track of all of your borrowing and repayment activity so that future lenders can determine your “worthiness” to borrow money, say, for an apartment, a car, or even further education.

- **Monitor your credit card and account information on a regular basis.**
- **Shred all sensitive documents and cut up any cancelled or promotional credit cards.**
- **Install anti-virus and anti-spyware software on your computer.**
- **Don’t share your personal identification number (PIN) with friends or roommates.**
- **Change your password periodically.**
- **Report lost or stolen ID cards, license, credit cards or personal information immediately.**
- **When using your card at checkout, don’t offer any personal information like address, phone number, Social Security number, etc.**
- **Your personal credit history is an important reflection of your financial reputation. Credit history and credit score will determine your ability to borrow money now and in the future, especially for big items like renting an apartment, hooking up utilities or purchasing a car.**
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**Building your reputation**

When it comes to your reputation, actions always speak louder than words.

- **Are you on time for a date?**
- **Do you pay friends back when you borrow money?**
- **Did you get that term paper in on time?**

**What is “credit history”?**

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**Get Your Credit on Track!**

Remember these five easy ways to get your credit on track.

1. Be careful what you sign up for. Every card and every swipe and every payment counts on your credit history. Don’t sign up for more credit cards if you have outstanding balances on existing cards that you cannot pay down.
2. Be on time. Every time. The best way to build good credit is to be a responsible borrower. Pay your bills on time to avoid costly fees and long-term credit history issues.
4. Study the numbers. Keep a close eye on your credit score. Request your credit report on a yearly basis and make sure all information is current and correct.
5. Make good history. Never forget that your purchases and payments now will impact your financial future directly. Credit history is easier to build than it is to re-write, so stay on track.
You are making history right now! Your credit history starts the moment you start borrowing money—from a bank, or a credit card company. Here are three ways to make sure your future isn’t tarnished by your history:

### 1. Control impulse Buys and Keep a Budget

There will always be things you need, as well as things you want to buy. So keep a careful watch over purchases. School calls for many “needs” like books, class materials, food, etc. which should always come first. Make sure your purchases weigh on the real cost once the bill comes in the mail.

Before going into credit, a lender will want to see proof of financial stability—part of your promise that you are capable of paying them back in a timely manner. Once you’ve been in credit, utilize consistent good name, your credit history and credit score will dictate your ability to borrow new money and even whether the interest rate you are charged if you are considered a higher risk candidate.

You should know your credit score. You can order your credit report including history and score annually at no charge at Experian 1-800-680-7289 or experian.com, Trans Union 1-800-680-7289 or transunion.com, or Equifax 1-800-525-6285 or fraudalerts.equifax.com. When you apply for credit, don’t forget to request all information about interest rates, the amount of your expected payments, and any possible fees. You can’t be denied credit due to gender, marital status, religion, age or national origin. You have rights under the Consumer Credit Protection Act if you feel you have been unfairly treated.

### 2. Start Building Today

In a good way, building a credit history as you go can manage your payments and negatively impact your current credit card limit, simply pay off every one on time and you need to start building credit, you can start with a no-collateral loan with your parents, have your apartment utilities in your name and make your cell, phone and car payments. As established credit history will work to your advantage if you have a positive track record of consistent payment.

### 3. Budget, Budget. Budget.

Thorough planning and budgeting for payments that are due and how you will make them. Develop a budget based on your financial obligations and stick to it!

GIVING you credit

When you sign up for a credit card or loan, you’re making a promise. The financial institution takes your application as a contract that you will pay them back for what you borrow. In return, they charge interest on what is owed—so don’t take credit as free money. Some cards can charge up to 15 or 20 percent interest, so consider your purchases weighed on the real cost once the bill comes in the mail.

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You should know your credit score. You can order your credit report including history and score annually at no charge at Experian 1-800-680-7289 or experian.com, Trans Union 1-800-680-7289 or transunion.com, or Equifax 1-800-525-6285 or fraudalerts.equifax.com. When you apply for credit, don’t forget to request all information about interest rates, the amount of your expected payments, and any possible fees. You can’t be denied credit due to gender, marital status, religion, age or national origin. You have rights under the Consumer Credit Protection Act if you feel you have been unfairly treated.

READ before you apply

It can seem easy to get a credit card. There are offers and incentives that will tempt you to sign up. Just make sure you know exactly what you are signing up for by carefully reading any introductory offer information and details regarding interest rates and fees. The introductory interest rate sometimes even percent is temporary and may increase after a six month or one year term. Make credit decisions based on your own personal financial needs, not on attractive signing incentives.

**TIME for extra credit**

With everything else on your schedule these days, it could be easy to fall behind on payments or to rack up late charges or delinquencies. But remember, activity on your credit report is rated for two to seven years, so step ahead of your budget and your payment promises to creditors.

If you fall behind, here are some ways to get back on track:

1. **Cut recreational spending**—focus on what you really need right now and cut back on a few of your WANTS until you can actually afford what you are charging. It may seem hard at first, but it’s worth it in the long run!

2. **Call your card company or lender**

   It might be possible to work out a payment plan that works for you to repair your credit obligations.

3. **Budget, Budget. Budget**

   Thorough planning and budgeting for payments that are due and how you will make them. Develop a budget based on your financial obligations and stick to it!

**YOU should know your credit score. You can order your credit report including history and score annually at no charge at www.annualcreditreport.com. Check this report frequently to make sure there are no mistakes in your personal information or financial history.**
You are making history right now! Your credit history starts the moment you start borrowing money—from a bank, or a credit card company. Here are two ways to make sure your future isn’t harmed by your history:

1. Cut recreational spending—on what is owed—so don’t look at credit as free money. For extra credit—on a few of your WANTS until you can actually afford it. Focus on what you really NEED right now and cut back on expenses you can control. It can seem easy to get a credit card. There are offers and incentives that will tempt you to sign up. Just make sure you know exactly what you are signing up for by carefully reading any introductory offer information—especially details regarding interest rates and fees. The introductory interest rate sometimes even permanent is temporary and may increase after a six month or one year term. Make credit decisions based on your own personal financial needs, not on attractive signing incentives.

2. Budget. Budget. Budget. It is possible to work out a payment plan that works for you to repair your credit obligations. As a consumer, you have a right to your credit report and you can see if anyone else has requested it in the past year. If you feel you have been a victim of fraud, contact three major credit bureaus and request a fraud alert on your name and social security number. Equifax 1-800-525-6285 or fraudalert.equifax.com Experian 1-800-399-5171 or experian.com/fraud Experian 1-800-448-4551 Social Security Administration (fraud line) 1-800-269-0271. If you feel you have been unfairly treated.
Get Smart About Credit

You are making history right now! Your credit history starts the moment you start borrowing money – from a bank, or a credit card company. Here is how to make sure your future isn’t harmed by your history:

1. Control impulse Buys and Keep a Budget
   - There will always be things you need, as well as things you want to buy. So keep a careful watch over purchases. School calls for many “needs” like books, class materials, food, etc. which should always come first. Make sure your purchases are based on the real cost once the bill comes in the mail.
   - Before going credit, a lender will want to see proof of financial stability – part of your promise that you are capable of paying them back in a timely manner. Once you have a credit card, utility or loan contract in your name, your credit history and credit score will determine your ability to borrow new money and may even dictate the interest rate you are charged if you are considered a higher risk candidate.

2. Start Building Today
   - It is good to start building a credit history as soon as you can manage a payment schedule. As credit bureaus keep current credit card accounts, simply pay your bills on time and continue to use the card as needed. Start building credit, you can start with a co-signed loan with your parents, have your history as long as you can manage and keep a positive track record of consistent payment.

GIVING you credit
   - When you sign up for a credit card or loan, you are making a promise. The financial institution takes your application as a contract that you will pay them back for what you borrow. In return, they charge interest on what is owed – so don’t look at credit as free money. Some cards can charge up to 15 or 20 percent interest, so consider your purchases based on the real cost once the bill comes in the mail.

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READ before you apply
   - It can seem easy to get a credit card. There are offers and incentives that will tempt you to sign up. Just make sure you know exactly what you are signing up for by carefully reading any introductory offers, information and details regarding interest rates and fees. The introductory interest rate (sometimes even zero percent) is temporary and may increase after a six month or one year term. Make credit decisions based on your own personal financial needs, not on attractive signing incentives.

Every card counts
   - Actively on every open card account will impact your credit history. This includes cards for specialty retailers and department stores. So before you are tempted by the 10 percent or discount special or gift to sign up for a card, ask yourself whether you want to add another creditor to your history. Also, these cards can carry high interest rates, so the cost to borrow over time may surpass any savings or incentive to join.

TIME for extra credit
   - With everything you have on your schedule these days, it could be easy to fall behind on payments or to rack up late charges and penalties. But remember, activity on your credit report is related for seven to ten years, so stay ahead of your budget and your payment promises to creditors.

If you fall behind, here are some ways to get back on track:

1.  Cut recreational spending – focus on what you really need right now and cut back on a few of your WANTS until you can actually afford what you are charging. It may seem hard at first, but it’s worth it in the long run!
2.  Call your card company or lender. It is possible to work out a payment plan that works for you to repair your credit obligations.

You should know your credit score. You can order your credit report including history and score annually at no charge at www.annualcreditreport.com. Check this report frequently to make sure there are no mistakes in your personal information or financial history.

As a consumer, you have a right to your credit report and you can see if anyone else has requested it in the past year. If you find anything wrong on your report, correct it with the credit bureau or creditor directly or add your own explanations so that everything is on track and accurate.

If you feel you have been a victim of fraud, contact three major credit bureaus and request a fraud alert on your name and social security number.
   - Equifax 1-800-525-6285 or fraud@equifax.com
   - Experian 1-800-397-3742 or experian.com/fraud
   - Trans Union 1-800-525-6285 or fraud@transunion.com
   - Social Security Administration (fraud line) 1-800-205-0271.

When you apply for credit, don’t forget to request all information about interest rates, the amount of your expected payments, and any possible fees. You can’t be denied credit due to gender, marital status, religion, age or national origin. You have rights under the Consumer Credit Protection Act if you feel you have been unfairly treated.
Building your reputation

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Look inside for:

- Control Impulse Buys and Keep a Budget
- Know the Score
- Every Card Counts
- Protect Yourself
- Monitor your credit card and account information on a regular basis.
- Shred all sensitive documents and cut up any cancelled or promotional credit cards.
- Install anti-virus and anti-spyware software on your computer.
- Don’t share your personal identification number (PIN) with friends or roommates.
- Change your online passwords regularly.
- If you’ve applied for a new credit card and don’t receive it in a timely manner, call the company to see when the account was established, if the card has been sent and if the account has been activated.
- Report lost or stolen ID cards, license, credit cards or personal information immediately.
- When using your card at checkout, don’t offer any personal information like address, phone number, Social Security number, etc.

Identity theft can be a serious threat to your credit report and financial security. If a person gains a hold of your driver’s license, Social Security number, and basic personal information, they can pose as your identity to open up a new bank account or credit card.

Guard your personal and financial information closely and when checking your credit report, look for any account activity that is not yours. There are more simple ways to protect yourself:

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2. Be on time. Every time. The best way to build good credit is to be a responsible borrower. Pay your bills on time to avoid costly fees and long-term credit history issues.


4. Study the numbers. Keep a close eye on your credit score. Request your credit report on a yearly basis and make sure all information is current and correct.

5. Make good history. Never forget that your purchases and payments now will impact your financial future directly. Credit history is easier to build than to re-write, so stay on track.

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5. Change your account passwords regularly.
6. If you’re applying for a new credit account and company information is not what you expected, call the credit holder.
7. Report lost or stolen ID cards, license, credit cards or personal information immediately.
8. When using your card at checkout, don’t offer any personal information like address, phone number, Social Security number, etc.
9. If you’ve applied for a new credit card and don’t receive it in a timely manner, call the company to see when the account was established, if the card has been sent and if the account has been activated.
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