

## Unit 4 – Credit Resources

### Extension Resources

**Credit Card Smarts** – series of 10 fact sheets – with activities - University of Illinois Extension –In English and Spanish –

<http://www.ace.uiuc.edu/cfe/ccs/>

**Parent Smarts** – for parents to discuss with students about credit cards – six fact sheets and worksheet -

<http://www.ace.uiuc.edu/cfe/credit/parentsmapts/index.html>

**Credit Card Calculators** <http://www.ace.uiuc.edu/cfe/calculators.html>

**More For Your Money** – has two sections on **Credit** – **What is Credit? Using Credit Wisely** – (dispute letter example) and one section on **Debt Management**

<http://web.extension.uiuc.edu/money/>

**PowerPay.org** – debt repayment website from Utah State Extension – secured site

<https://powerpay.org>

### Federal Resources

**Annual Credit Report - free credit report –**

Phone: Call 877-322-8228 (toll-free)

Or - Online: <http://www.annualcreditreport.com>

Or - Mail: Complete the Annual Credit Report Request Form  
Form is located at [www.ftc.gov/credit](http://www.ftc.gov/credit); then mail to:  
Annual Credit Report Request Service,  
P.O. Box 105281, Atlanta, GA 30348-5281

**ID Theft** – [www.ftc.gov](http://www.ftc.gov)

**Bankruptcy Laws** – [www.nolo.com](http://www.nolo.com) – search bankruptcy (Nolo legal information site) or <http://www.illinoislegalaid.org/>

**Bounced Checks** – Federal Reserve Board -

<http://www.federalreserve.gov/pubs/bounce/>

### Credit Score

**MyFico.com** – Credit Education -

<http://www.myfico.com/CreditEducation/WhatsInYourScore.aspx>

**Understanding Your Credit Reports and Scores** – booklet – pdf

**Improving Your Credit Situation** -

<http://www.myfico.com/CreditEducation/ImproveYourScore.aspx>

**Compare credit offers** [www.Bankrate.com](http://www.Bankrate.com)