

Using a tax refund to pay off debt is a **smart choice** that can help you reach your goals. Here are some more ideas to help you make...

SMART CHOICES ABOUT CREDIT



Check your credit report.

YOUR CREDIT REPORT tracks how well you do paying your debts. It can affect:

- How much you can borrow, and the interest rate you pay.
- Whether you get hired for a job.

3 out of 4 Credit Reports have errors!

- You have the right to dispute information on your report. Ask how at your credit bureau.
- You get one free credit report per year, so don't waste money on "credit monitoring" scams.

TO GET COPIES OF YOUR CREDIT REPORT, CONTACT BUREAUS:

• Experian	1-888-397-3742	www.experian.com
• Equifax	1-800-685-1111	www.equifax.com
• TransUnion	1-800-888-4213	www.transunion.com

If you get into debt trouble, get help.

SOME WARNING SIGNS OF DEBT TROUBLE ARE:

- ☹ Not knowing how much you owe.
- ☹ Borrowing to pay old debts.
- ☹ Spending more than 20% of take-home pay on debt (not including rent or mortgage).

TAKE CONTROL OF YOUR DEBT SITUATION:

- 😊 Know how much you owe, and how much you can pay.
- 😊 Set priorities.
- 😊 Call or write your creditors. Only offer what you can really afford.

😊 To get help from a *good* Credit Counseling agency, contact:

1-800-388-2227 www.nfcc.org
1-866-703-8787 www.aiccca.org

Ask at this **free tax site** about other resources to help you make **smart choices** about credit, or contact:

www.thebeehive.org

www.mymoney.org

www.annualcreditreport.com

All **Smart Choices** tips can be found at www.Mass211.org

All figures are based on 2009 tables, and are subject to change.

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