



Fabulous Credit

850

Excellent



Poor

300

KNOW WHERE YOU STAND

THE SECRET FORMULA

DISPUTE ERRORS

HEAL THE WOUNDS

KEEPING IT FABULOUS!

Get your credit Fabulous...

FOR FREE!



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Dedicated to Raising your Financial IQ! LLC

www.moneyletters2.com

KNOW WHERE YOU STAND

1

No more guessing about your credit standing! Get your report and score for free using the resources on the reverse side. Go through the report and make sure everything is accurate... remember there are lots mistakes on credit reports that could be negatively affecting your score. No matter how low your score is, you CAN raise it!

THE SECRET FORMULA

2

The formula for your credit score use to be a big secret; but not anymore! It's actually very simple. The single biggest impact to your score is Payment History (about 35%) and the second is how much Available Credit you are using (about 30%). The other areas that affect your score are: Length of Credit History (15%), New Credit Inquiries (10%), Types of Credit (10%).

DISPUTE ERRORS

3

Credit Reports are notorious for mistakes and no one really cares about them except you! Use the dispute process through the credit bureaus to correct the errors. Once a dispute is filed, creditors only have about 30 days to respond and if they don't, the disputed item will be removed. You have many rights when it comes to the accuracy of your credit thanks to the Fair Credit Reporting Act (FCRA).

HEAL THE WOUNDS

4

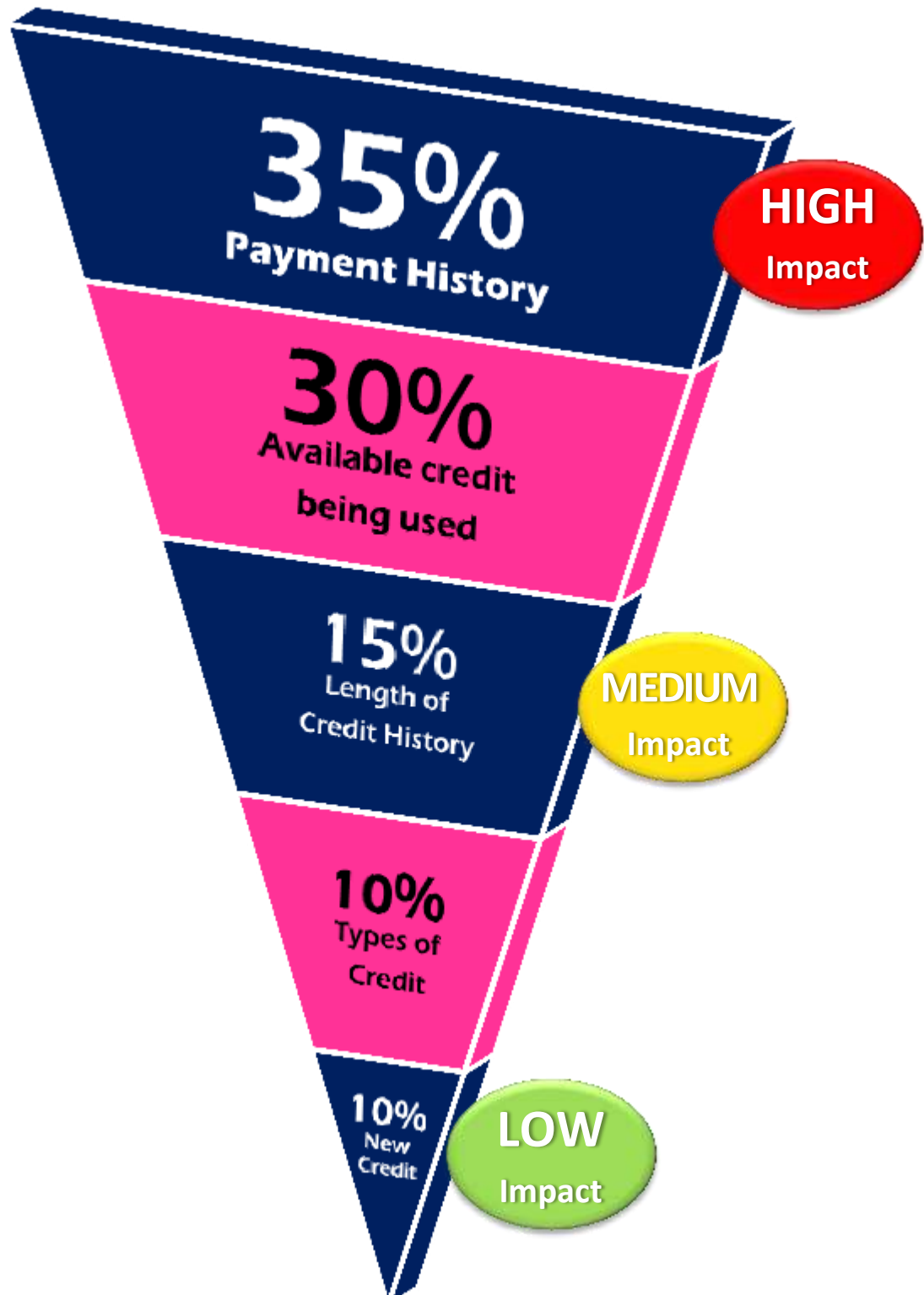
Once you've cleared up the errors, it's time to heal the wounds. Begin paying all your bills early or on time. If you still have credit cards open, be sure to pay more than the minimum to get the balance down faster. If you need to start fresh, get a secured credit card and be sure to pay it off every month. As you do the right things going forward, your score will start to improve. Shoot for 700+.

KEEPING IT FABULOUS!

5

You are Fabulous...keep your credit the same way! Never use more than 30% of your available credit. Get in the habit of paying off your credit cards every month. Pay your bills early or on time, use auto bill pay to help with this. Review your credit report for free at least once a year by going to www.annualcreditreport.com.

What makes up your Credit Score?



FREE CREDIT REPORTS & SCORES

Know where you stand with your credit...for free!

What you should know

| | Credit Karma www.creditkarma.com | Quizzle www.quizzle.com | Credit Sesame www.creditsesame.com | Annual Credit Report www.annualcreditreport.com |
|--|---|--|--|---|
| Credit data pulled from which credit bureau | TransUnion | Experian | Experian | TransUnion/Experian/Equifax |
| Provides Credit Score for free | Yes, from TransUnion | Yes, from Experian | Yes, from Experian | No |
| Includes Credit Score Monitoring for free | Yes, weekly | No | Yes | No |
| How often can you get free credit report? | Once a week | Once every 6 months | Includes free Credit Summary, but full report is additional cost | Once a year from all 3 agencies |
| Authorized by federal law to give free report | No | No | No | Yes |
| Report can be requested by phone | No | No | No | Yes, 1-877-322-8228 |
| Report can be requested by mail | No | No | No | Yes, Mail form to: Annual Credit Report Request Service, PO Box 105281 Atlanta, GA 30348 |
| Requires SS# to access information | Yes | Yes | Yes | Yes |
| Required to enter credit card to sign up | No | No | No, but you will if you want your full report | No |
| Allows you to file disputes online from your free credit report | No | Yes | No, does not offer free report | Yes |
| Gives you contact information for creditors | No | Yes | No | Yes |
| Provides credit education and guidance | Yes | Yes | Yes | Yes |
| Shows you how you're doing in each credit category | Yes | No | No | No |
| Provides information on how to improve your credit score | Yes | Yes | Yes | Yes |
| Provides overall credit rating (Excellent, Good, Fair, Poor, etc.) | Yes | Yes | Yes | No |
| Supported by Advertisements | Yes (subtly) | Yes (moderately) | Yes (moderately) | No |
| Attempts to sell you additional services or subscriptions | Yes (subtly) | Yes (moderately) | Yes, charges for report | Yes, but only after you get your free report |
| Impact to credit score by pulling report | None | None | None | None |
| Is there an App for your Smartphone? | Yes | No | Yes | No |
| Year started | 2007 | 2008 | 2010 | 2003 |