

# NEW FOR CONSUMERS

## Highlighting New Consumer Publications

### HEALTHY CREDIT

Advice on keeping your body healthy is everywhere, but how do you make sure your credit gets its yearly check-up as well? Maintaining healthy credit is increasingly important in today's world of proliferating credit cards and easy electronic transactions. Learning how to keep tabs on the safety of your personal information is just as important for your financial life as an apple a day is for your heart.

Perhaps you've heard stories about people whose identities have been stolen, or know people who have trouble getting loans because of mistakes in their credit reports. A new publication on **Healthy Credit** from The Federal Trade Commission and AARP provides thorough information on how to avoid these problems. Read all about the ins and outs of requesting credit reports and correcting errors, monitoring your credit, ensuring the safety of your personal information, and improving your credit score.

Your credit score—a number based on your credit report that helps lenders decide whether to extend you credit—will determine your ability to borrow money for a house or a car, rent an apartment, obtain credit cards, and even get a job. Your score is influenced by many factors in your credit history, and can be damaged by misinformation in your report due to errors, fraud, or identity theft. A new law requiring consumer reporting companies (CRCs) to provide free annual reports to consumers makes it easier than ever to take control of your own credit health and maintain an accurate credit score. You can order reports from three different CRCs, so you can personally monitor your credit every four months entirely for free.

Give your credit health a check-up right away by taking advantage of the free **Healthy Credit** publication.

There are three easy ways to order:

- Send your name and address to **Healthy Credit, Pueblo, Colorado 81009**.
- Visit **[www.pueblo.gsa.gov/rc/XXXX.htm](http://www.pueblo.gsa.gov/rc/XXXX.htm)** to place your order online or to read or print out these and hundreds of other federal publications for free.
- Call toll-free **1 (888) 8 PUEBLO**. That's **1 (888) 878-3256**, weekdays 8 a.m. to 8 p.m. Eastern Standard Time, and ask for **Healthy Credit, Item #622N**.

Get even more information and take advantage of federal online resources at **[www.FirstGov.gov](http://www.FirstGov.gov)**—your official front door to federal and state government websites.