

# To Your Credit



## Participant Guide



Building: Knowledge, Security, Confidence

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**FDIC Financial Education Curriculum**

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## MONEY SMART MODULES

- **Bank On It**  
an introduction to bank services
- **Borrowing Basics**  
an introduction to credit
- **Check It Out**  
how to choose and keep a checking account
- **Money Matters**  
how to keep track of your money
- **Pay Yourself First**  
why you should save, save, save
- **Keep It Safe**  
your rights as a consumer
- **To Your Credit**  
how your credit history will affect your credit future
- **Charge It Right**  
how to make a credit card work for you
- **Loan to Own**  
know what you are borrowing before you buy
- **Your Own Home**  
what home ownership is all about

## WHO POSES THE MOST CREDIT RISK?

Three people are applying for loans:

**Bob** has been working for several years and has never applied for a loan. Bob has no credit history.

**Michael** has been working for several years. He has been late making his car payments and recently stopped paying them all together. There is a tax lien on his house.

**David** has been working for several years. He took out a car loan last year. He has been making the payments on time and has a good credit history

Based on this information alone, if you were a banker, which applicant poses the most risk – Bob, Michael, or David?

## HOW TO GET A FREE CREDIT REPORT ONCE A YEAR

To order your free annual report from one or all of the credit reporting agencies, do not contact the three nationwide consumer reporting companies individually. You can obtain free annual credit reports by doing one of the following:

- Submit a request online at [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Call toll-free: 877-322-8228.
- Complete the Annual Credit Report Request Form and mail it to:  
Annual Credit Report Request Service  
P. O. Box 105281  
Atlanta, GA 30348-5281.

You can print a copy of the Annual Credit Report Request Form from [www.annualcreditreport.com](http://www.annualcreditreport.com) or [www.ftc.gov/credit](http://www.ftc.gov/credit).

- You need to provide your name, address, Social Security number, and date of birth.
- If you have moved in the last 2 years, you may have to provide your previous address.
- To maintain the security of your file, each credit reporting agency may ask you for some information that only you would know, like the amount of your monthly mortgage payment.

Each company may ask you for different information because the information each has in your file may come from different sources.

Remember, you may also be able to obtain a free credit report if:

- Your application for credit, insurance, or employment is denied based on information in your credit report.
- You are unemployed and plan to look for a job within 60 days.
- You are receiving public assistance.
- Your report is inaccurate because of fraud, including identity theft.

If you are not eligible for a free annual credit report, a credit reporting agency may charge you up to \$10.00 for each copy. To buy a copy of your report, contact one of the following:

- Equifax: 800-685-1111 or [www.equifax.com](http://www.equifax.com).
- Experian: 888-EXPERIAN (888-397-3742) or [www.experian.com](http://www.experian.com).
- TransUnion: 800-916-8800 or [www.transunion.com](http://www.transunion.com).





## PRACTICE EXERCISE: MARIA'S CREDIT REPORT

### Purpose

To give you an opportunity to apply what you have learned about credit reports.

### Instructions

- Read the scenario.
- Answer the questions.
- Be prepared to explain your answers.

### Scenario

Maria is requesting a copy of her credit report before she applies for a home loan. She calls one of the credit reporting agencies to verify the mailing address and to check on specific requirements. She already received one free copy earlier in the year from each of the three credit bureaus, but now wants to get another copy to make sure information in the report is accurate.

Can Maria get this new credit report for free? Explain your answer.

Since Maria is applying for the home loan with her husband, she wants her credit report to include her husband's credit history.

Can Maria get a credit report that includes both her and her husband's credit information? Explain your answer.

Maria and her husband decide to shop around for the best price on a home loan. Several lenders prequalify them for a home loan. Maria realizes that each time they got prequalified, the lender requested a copy of their credit reports.

Should Maria and her husband be worried about these inquiries affecting their credit scores? Explain your answer.

# HOW TO READ YOUR CREDIT REPORT



## Online Personal Credit Report from Experian for

Experian credit report prepared for <b>JOHN Q CONSUMER</b> Your report number is <b>1562064065</b> Report date: <b>01/24/2005</b>	Index: <ul style="list-style-type: none"> <li>- <a href="#">Potentially negative items</a></li> <li>- <a href="#">Accounts in good standing</a></li> <li>- <a href="#">Requests for your credit history</a></li> <li>- <a href="#">Personal information</a></li> <li>- <a href="#">Important message from Experian</a></li> <li>- <a href="#">Contact us</a></li> </ul>
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**Report number:**

You will need your report number to contact Experian online, by phone or by mail.

**Index:**

Navigate through the sections of your credit report using these links.

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. Experian makes your credit history available to your current and prospective creditors, employers and others as allowed by law, which can expedite your ability to obtain credit and can make offers of credit available to you. We do not grant or deny credit; each credit grantor makes that decision based on its own guidelines.

## Potentially Negative Items

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**Potentially negative items:**

Items that creditors may view less favorably. It includes the creditor's name and address, your account number (shortened for security), account status, type and terms of the account and any other information reported to Experian by the creditor. Also includes any bankruptcy, lien and judgment information obtained directly from the courts.

### Public Records

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcy, also may appear with your credit items listed later in this report.

#### MAIN COUNTY CLERK

<b>Address:</b> 123 MAINTOWN S BUFFALO, NY 10000	<b>Identification Number:</b> 1	<b>Plaintiff:</b> ANY COMMISSIONER O.
<b>Status:</b> Civil claim paid.	<b>Status Details:</b> This item was verified and updated on 06-2001.	
<b>Date Filed:</b> 10/15/2000	<b>Claim Amount:</b> \$200	
<b>Date Resolved:</b> 01/04/2001	<b>Liability Amount:</b> NA	
<b>Responsibility:</b> INDIVIDUAL		

**Status:**

Indicates the current status of the account.

### Credit Items

For your protection, the last few digits of your account numbers do not display.

#### ABCD BANKS

<b>Address:</b> 100 CENTER RD BUFFALO, NY 10000 (555) 555-5555	<b>Account Number:</b> 1000000...	
<b>Status:</b> Paid/Past due 60 days.		
<b>Date Opened:</b> 10/1997	<b>Type:</b> Installment	<b>Credit Limit/Original Amount:</b> \$523
<b>Reported Since:</b> 11/1997	<b>Terms:</b> 12 Months	<b>High Balance:</b> NA
<b>Date of Status:</b> 01/1999	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> \$0 as of 01/1999
<b>Last Reported:</b> 01/1999	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$0
<b>Account History:</b> 60 days as of 12-1998 30 days as of 11-1998		



If you believe information in your report is inaccurate, you can dispute that item quickly, effectively and cost free by using Experian's online dispute service located at:

[www.experian.com/disputes](http://www.experian.com/disputes)

Disputing online is the fastest way to address any concern you may have about the information in your credit report.

# HOW TO READ YOUR CREDIT REPORT (Continued)

Sample Credit Report

Page 2 of 4

## MAIN COLL AGENCIES

<b>Address:</b> PO BOX 123 ANYTOWN, PA 10000 (555) 555-5555	<b>Account Number:</b> 0123456789	<b>Original Creditor:</b> TELEVISE CABLE COMM.
--	--------------------------------------	---

Status: Collection account. \$95 past due as of 4-2000.

<b>Date Opened:</b> 01/2000	<b>Type:</b> Installment	<b>Credit Limit/Original Amount:</b> \$95
<b>Reported Since:</b> 04/2000	<b>Terms:</b> NA	<b>High Balance:</b> NA
<b>Date of Status:</b> 04/2000	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> \$95 as of 04/2000
<b>Last Reported:</b> 04/2000	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$0

Your statement: ITEM DISPUTED BY CONSUMER

Account History:  
Collection as of 4-2000

**Accounts in good standing:**

Lists accounts that have a positive status and may be viewed favorably by creditors. Some creditors do not report to us, so some of your accounts may not be listed.

## Accounts in Good Standing 5

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### AUTOMOBILE AUTO FINANCE

<b>Address:</b> 100 MAIN ST E SMALLTOWN, MD 90001 (555) 555-5555	<b>Account Number:</b> 12345678998...
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Status: Open/Never late.

<b>Date Opened:</b> 01/2000	<b>Type:</b> Installment <span style="border: 1px solid black; padding: 2px;">6</span>	<b>Credit Limit/Original Amount:</b> \$10,355
<b>Reported Since:</b> 01/2000	<b>Terms:</b> 65 Months	<b>High Balance:</b> NA
<b>Date of Status:</b> 08/2001	<b>Monthly Payment:</b> \$210	<b>Recent Balance:</b> \$7,984 as of 08/2001
<b>Last Reported:</b> 08/2001	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$0

**Type:**

Account type indicates whether your account is a revolving or an installment account.

### MAIN

<b>Address:</b> PO BOX 1234 FORT LAUDERDALE, FL 10009	<b>Account Number:</b> 1234567899876
---	---

Status: Closed/Never late.

<b>Date Opened:</b> 03/1991	<b>Type:</b> Revolving	<b>Credit Limit/Original Amount:</b> NA
<b>Reported Since:</b> 03/1991	<b>Terms:</b> 1 Months	<b>High Balance:</b> \$3,228
<b>Date of Status:</b> 08/2000	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> \$0 /paid as of 08/2000
<b>Last Reported:</b> 08/2000	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$0

Your statement:  
Account closed at consumer's request



# HOW TO READ YOUR CREDIT REPORT (Continued)

## Requests for Your Credit History

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### Requests Viewed By Others

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you.

The section below lists all who have requested in the recent past to review your credit history as a result of actions involving you, such as the completion of a credit application or the transfer of an account to a collection agency, mortgage or loan application, etc. Creditors may view these requests when evaluating your creditworthiness.

#### HOMESALE REALTY CO

<b>Address:</b> 2000 S MAINROAD BLVD STE ANYTOWN CA 11111 (555) 555-5555	<b>Date of Request:</b> 07/16/2001
---	---------------------------------------

**Comments:**  
Real estate loan on behalf of 1000 COPROPRATE COMPANY. This inquiry is scheduled to continue on record until 8-2003.

#### ABC BANK

<b>Address:</b> PO BOX 100 BUFFALO NY 10000 (555) 555-5555	<b>Date of Request:</b> 02/23/2001
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**Comments:**  
Permissible purpose. This inquiry is scheduled to continue on record until 3-2003.

#### ANYTOWN FUNDING INC

<b>Address:</b> 100 W MAIN AVE STE 100 INTOWN CA 10000 (555) 555-5555	<b>Date of Request:</b> 07/25/2000
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**Comments:**  
Permissible purpose. This inquiry is scheduled to continue on record until 8-2002.

### Requests Viewed Only By You

The section below lists all who have a permissible purpose by law and have requested in the recent past to review your information. You may not have initiated these requests, so you may not recognize each source. We offer information about you to those with a permissible purpose, for example, to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian or other credit reporting agencies to process a report for you;
- your existing creditors to monitor your credit activity (date listed may reflect only the most recent request).

We report these requests **only to you** as a record of activities. We **do not** provide this information to other creditors who evaluate your creditworthiness.

#### MAIN BANK USA

<b>Address:</b> 1 MAIN CTR AA 11 BUFFALO NY 10000	<b>Date of Request:</b> 08/10/2001
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#### MAINTOWN BANK

<b>Address:</b> PO BOX 100 MAINTOWNS DE 10000 (555) 555-5555	<b>Date of Request:</b> 08/05/2001
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#### ANYTOWN DATA CORPS

<b>Address:</b> 2000 S MAINTOWN BLVD STE INTOWN CO 11111 (555) 555-5555	<b>Date of Request:</b> 07/16/2001
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### Requests for your credit history:

Also called "inquiries", requests for your credit history are logged on your report whenever anyone reviews your credit information. There are two types of inquiries.

### Requests viewed by others

Inquiries resulting from a transaction initiated by you. These include inquiries from your applications for credit, housing or other loans. They also include transfer of an account to a collection agency. Creditors may view these items when evaluating your creditworthiness.

### Requests viewed only by you

Inquiries resulting from transactions you may not have initiated but that are allowed under the FCRA. These include preapproved offers, as well as for employment, investment review, account monitoring by existing creditors, and requests by you for your own report. These items are shown only to you and have no impact on your creditworthiness or risk scores.

# HOW TO READ YOUR CREDIT REPORT (Continued)

## Personal Information

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The following information is reported to us by you, your creditors and other sources. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud-prevention program, a notice with additional information may appear. As a security precaution, the Social Security number that you used to obtain this report is not displayed. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

**Names:**

JOHN Q CONSUMER  
JONATHON Q CONSUMER  
J Q CONSUMER

**Social Security number variations:**

999999999

**Year of birth:**

1954

**Employers:**

ABCDE ENGINEERING CORP

**Telephone numbers:**

(555) 555 5555 Residential

**Address:** 123 MAIN STREET  
ANYTOWN, MD 90001-9999

**Type of Residence:** Multifamily

**Geographical Code:** 0-156510-31-8840

**Address:** 555 SIMPLE PLACE  
ANYTOWN, MD 90002-7777

**Type of Residence:** Single family

**Geographical Code:** 0-176510-33-8840

**Address:** 999 HIGH DRIVE APT 15B  
ANYTOWN, MD 90003-5555

**Type of Residence:** Apartment complex

**Geographical Code:** 0-156510-31-8840

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### Personal information:

Personal information associated with your history that has been reported to Experian by you, your creditors and other sources.

May include name and Social Security number variations, employers, telephone numbers, etc. Experian lists all variations so you know what is being reported to us as belonging to you.

### Address information:

Your current address and previous address(es)

## Your Personal Statement

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No general personal statements appear on your report.

### Personal statement:

Any personal statement that you added to your report appears here.

## Important Message From Experian

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By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Note - statements remain as part of the report for 2 years and display to anyone who has permission to review your report.

## Contacting Us

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Contact address and phone number for your area will display here.

## **DISCUSSION QUESTIONS: READING A CREDIT REPORT**

John Consumer has an account that has been sent to a collection agency. Where on his credit report would you find this information?

In August 2000, an account was closed at John's request. What was the high balance on this account?

Who does John work for? Where did you find this information?

## SAMPLE DISPUTE LETTER

Date

Your Name

Your Address

Your City, State Zip Code

Complaint Department

Name of Credit Reporting Agency

Address

City, State Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute also are (highlighted/circled) on the attached copy of the report I received.

This item (identify item/s disputed by name of source, such as name of creditor or tax court, and identify type of item, such as credit account, judgment, etc.) is inaccurate or incomplete because (describe what is inaccurate or incomplete and why). I am requesting that the item be deleted (or request another specific change) to correct the information.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as payment records, court documents) supporting my position. Please reinvestigate this/these matter/s and (delete/ correct) the disputed item/s as soon as possible.

Sincerely,

Your name

Enclosures: (List what you are enclosing)

## THE TRUTH ABOUT CREDIT REPAIR

- No one can remove accurate information from your credit report.
- If you have bad credit, it can take years to repair your credit legitimately.
- No one can create a new identity for you. Do not let anyone talk you into making false statements or using a fake Social Security number. You will be committing fraud.
- Legitimate companies provide a service before requesting payment.
- You can order your credit report yourself. If you see errors on your report, you can also request that the credit reporting agencies make appropriate changes.

### Answer these questions:

The credit repair agency promises to erase negative credit information and remove bankruptcies and judgments from your credit file.

Which statement on the slide indicates this could be a scam?

The credit repair agency offers to create a new Social Security number for you.

Which statement on the slide indicates this could be a scam?

The credit repair agency promises you fast and easy credit repair.

Which statement on the slide indicates this could be a scam?

## WHAT DO YOU KNOW? – TO YOUR CREDIT

Instructor: \_\_\_\_\_ Date: \_\_\_\_\_

This form will allow you and the instructors to see what you know about credit both before and after the training. Read each statement below. Please circle the number that shows how much you agree with each statement.

	<b>Before-the-Training</b>				<b>After-the-Training</b>			
	Strongly Disagree	Disagree	Agree	Strongly Agree	Strongly Disagree	Disagree	Agree	Strongly Agree
I know:								
1. The purpose of a credit report and how it is used.	1	2	3	4	1	2	3	4
2. How to order a copy of my credit report.	1	2	3	4	1	2	3	4
3. How to read and interpret my credit report.	1	2	3	4	1	2	3	4
4. Ways to build and repair my credit history.								

## EVALUATION FORM

This evaluation will allow you to assess your observations of the To Your Credit module. Please indicate the degree to which you agree with each statement by circling the appropriate number.

1. Overall, I felt the module was: <input type="checkbox"/> Excellent <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>	
2. I achieved the following training objectives: a. Describe the purpose of a credit report and how it is used b. Order a copy of my credit report c. Read my credit report d. Identify ways to build and repair my credit history 3. The instructions were clear and easy to follow. 4. The overheads were clear. 5. The overheads enhanced my learning. 6. The time allocation was correct for this module. 7. The module included sufficient examples and exercises so that I will be able to apply these new skills. 8. The instructor was knowledgeable and well prepared. 9. The worksheets are valuable. 10. I will use the worksheets again. 11. The students had ample opportunity to exchange experiences and ideas.	1	2	3	4	5	
12. My knowledge/skill level of the subject matter before taking the module.  13. My knowledge/skill level of the subject matter upon completion of the module.	<b>None</b> 0	1	2	<b>Advanced</b> 3	4	5

Continued on next page . . .

## EVALUATION FORM (Continued)

### Instructor Rating

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Please use the response scale and circle the appropriate number.

Response Scale:	Name of Instructor				
<b>5 Excellent</b>					
<b>4 Very Good</b>					
<b>3 Good</b>					
<b>2 Fair</b>					
<b>1 Poor</b>					
Objectives were clear & attainable	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Made the subject understandable	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Encouraged questions	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Had technical knowledge	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>

What was the most useful part of the training?

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What was the least useful part of the training?

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## **GLOSSARY**

### **Bankruptcy**

Bankruptcy is a legal proceeding that can release a person from repaying debts. In Chapter 13 bankruptcy, the debtor keeps all of his or her property and makes regular payments on the debts, even after filing for bankruptcy. In Chapter 7 bankruptcy, the debtor gives up all nonexempt property. The debtor keeps exempt property. A bankruptcy stays on your credit report for 7 to 10 years.

### **Collection account**

A collection account is a past-due account that has been referred to a specialist to collect part or all of the debt.

### **Credit report**

A credit report is a record of how you have paid your debts. It tells lenders who you are, how much debt you have, whether you have made payments on time, and whether there is negative information about you in public records.

### **Credit reporting agencies**

The three credit reporting agencies are Equifax, Experian, and TransUnion. These agencies receive information from a variety of creditors, usually monthly, about whether you are making loan payments on time.

### **Debt Management Plan (DMP)**

In a DMP, you deposit money each month with the credit counseling organization, which uses your deposits to pay your unsecured debts (such as your credit card bills, student loans, and medical bills) according to a payment schedule the counselor develops with you and your creditors.

### **Dispute letter**

A dispute letter is the letter you write to a credit reporting agency when you believe there is an error in your credit report. The credit reporting agencies are required to conduct an investigation within 30 days of receiving your letter.

### **FICO score**

The Fair Isaac (FICO) score is the dominant method lenders use to assess how deserving you are of their credit. A FICO score is calculated using a computer model that compares the information in your credit report to what is on the credit reports of thousands of other customers. FICO scores range from about 300 to 900.

## **GLOSSARY (Continued)**

### **Identity theft**

Identity theft occurs when thieves steal your personal information, such as your Social Security number, birth date, or credit card numbers. The thieves might then open a new credit card account using your name, birth date, and Social Security number or open a new bank account in your name. If bad checks are written or bills are not paid, it will show up on your credit report.

### **Judgment**

A judgment is a court order placing a lien on a debtor's property as security for a debt owed to a creditor. It remains on the credit report for 7 years from the date it was filed.

### **Opting out**

Credit card companies often access your credit report so that they can send you applications for their credit cards. You have the right to "opt out" of receiving these offers. Once you ask to opt out, the credit card company can no longer send you these offers.

### **Tax lien**

A tax lien is a claim against property or assets filed by the taxing authority for unpaid taxes. It remains on your credit report for 7 years.

### **VantageScore**

VantageScore is a new credit score that ranges from 500 to 990. It also groups scores into letter categories covering a 100 point range, similar to grades you receive on a report card.

From 501 to 600 points, you would have an "F" credit grade. If you have 901 points or more, your credit grade would be "A."

## FOR FURTHER INFORMATION

### General Resources

#### **Federal Deposit Insurance Corporation (FDIC)**

Division of Supervision & Consumer Protection  
2345 Grand Boulevard, Suite 1200  
Kansas City, MO 64108  
877-ASK-FDIC (877-275-3342)  
Email: [consumer@fdic.gov](mailto:consumer@fdic.gov)  
[www.fdic.gov](http://www.fdic.gov)

#### **Federal Trade Commission**

[www.ftc.gov](http://www.ftc.gov)  
202-326-2222  
877-FTC-HELP (877-382-4357)

#### **U.S. Financial Literacy and Education Commission**

MyMoney.gov is the U.S. government's Website dedicated to teaching all Americans about financial education.

Whether you are planning to buy a home, balancing your checkbook, or investing in your 401k, the resources on MyMoney.gov can help you.

Throughout the site, you will find important information from 20 federal agencies.

[www.mymoney.gov](http://www.mymoney.gov)  
888-My-Money (888-696-6639)

### Credit Counseling Resources:

#### **Association of Independent Consumer Credit Counseling Agencies (AICCA)**

Association of Independent Consumer Credit Counseling Agencies (AICCA) is a national membership organization established to promote quality and consistent delivery of credit counseling services.

[www.aiccca.org](http://www.aiccca.org)  
800-450-1794

#### **National Foundation for Credit Counseling**

The National Foundation for Credit Counseling is a national non-profit organization that helps people resolve credit problems.

[www.nfcc.org](http://www.nfcc.org)  
800-388-CCCS (2227)

## FOR FURTHER INFORMATION (Continued)

### **Other Resources:**

#### **Federal Consumer Information Center (FCIC)**

The FCIC provides free online consumer information to help the public. The FCIC produces the Consumer Action Handbook, which is designed to help citizens find the best source for assistance with their consumer problems and questions.

[www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

800-688-9889

#### **Firstgov.gov: The Federal Government's Web Portal**

FirstGov.gov is the official gateway to all government information.

[www.firstgov.gov](http://www.firstgov.gov)