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**CCCS**  
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Consumer Credit Counseling Service, Inc  
Serving Kansas for 25 Years  
www.kscacs.org

**CONSUMER CREDIT COUNSELING SERVICE, INC.**  
**PLANS THAT WORK ... PEOPLE WHO CARE**



## It's Time to Tackle your Credit!!



It seems as though every class we teach, more and more people are consumed with interest on credit and credit scoring. We believe this has come about for three reasons; job applications, new banking regulations on loans and insurance premiums affected by your credit.

So we want to help you "TACKLE" your credit and get your score on the right track.

The first thing we want to do is make sure that you have the right "PLAY" called to give your team a chance. Having a savings and checking account will set the play in motion. It's important that creditors see how you manage your money.

Secondly you need to call a "TIMEOUT" and pull you credit reports to check them for accuracy. The only true free place to do this is at [www.annualcreditreport.com](http://www.annualcreditreport.com) or call CCCS. With this report you can verify that there are no errors. Even small errors can be harmful to your credit and 50% of all credit reports have errors on them.

If information is inaccurate you have to, "THROW THE RED FLAG AND CHALLENGE", dispute the information with the credit bureaus.

Last, it's time to play by the rules; not get a penalty flag thrown your way! To the right you will find the five factors that will help you score a "TOUCHDOWN" every time with your credit. Following these rules will help you achieve the credit score and loan you are after. Remember: scores run anywhere from as low as 300 to as high as 850, the higher the better when it comes to your credit!!!



### What Makes Up Your Credit Score?

- **Payment History Accounts for - 35%**
- **Debt to Credit Limit Ratio - 30%**
- **Length of Credit History - 15%**
- **Credit Mix - 10%**
- **Requests for More Credit - 10%**

## Find us and Follow us, Online!!

Be sure to keep checking our website at [www.kscacs.org](http://www.kscacs.org) for updates on scheduled workshops taking place in our offices as well news on CCCS in the community.



Also don't forget to follow us on Facebook.

Become a follower and get updates on classes, weekly money saving tips and current financial articles.

And for those of you who like to Tweet!! Become a friend of CCCS .



### Websites for More Help with Your Credit:

[Annualcreditreport.com](http://Annualcreditreport.com)

[Myfico.com](http://Myfico.com)

[Equifax.com](http://Equifax.com)

[Experian.com](http://Experian.com)

[Transunion.com](http://Transunion.com)