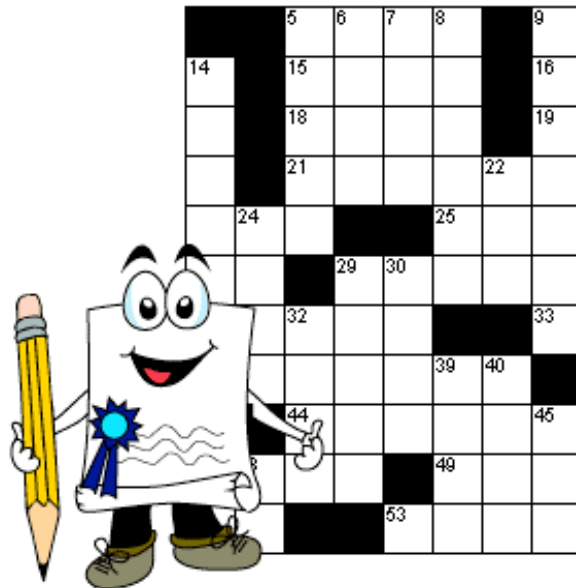


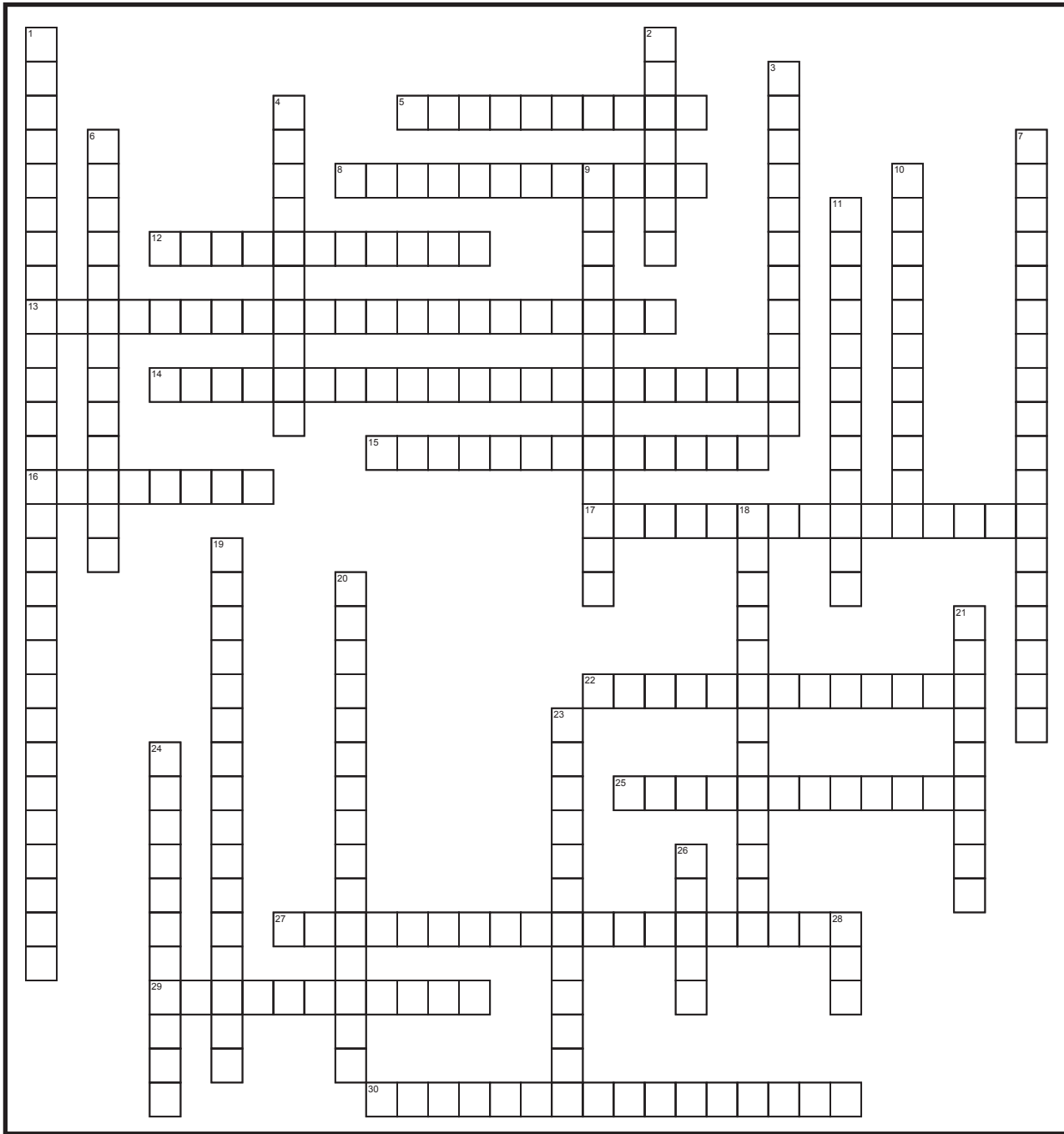
Rebuilding Credit Crossword Game

A Consumer Action training tool



www.consumer-action.org

Rebuilding Credit



- credit file for up to ten years.
- 6 A useful way to gauge how you spend your money and something you should do for one to two months prior to creating a spending or budget plan.
- 7 Preparing for one of these, such as a pending eviction, letter threatening foreclosure, a car repossession, or utility cut-off, is critical to financial empowerment.
- 9 Local, state, and federal court filings.
- 10 This agency is one of many that compiles and reports information on residential and tenant history.
- 11 This over due obligation will not only stay on your credit report for seven years, but could also land you in jail.
- 18 This type of notation may appear on your credit file when you request a copy of your credit report.
- 19 Term used by a lender to measure past and future ability to repay debts.
- 20 This is an excellent way to raise cash needed to pay your bill.
- 21 This type of expense is required for daily living.
- 23 It has been reported that nearly 80 percent of these reports contain errors.
- 24 You can improve this by paying your bills on time.
- 26 Anything owned by a person that has cash value.
- 28 This agency compiles and maintains records concerning individual life, health, and long-term care and disability insurance records.

ACROSS

- 5 This report tells insurers about claims you have made against your homeowner's or automobile insurance.
- 8 This will help you manage your money more effectively, live within your income limits, and help you save for things you want.
- 12 This card may be a good alternative for

- consumers with bad credit.
- 13 It is illegal for these companies to tell you they can give you a new credit file or Social Security Number.
- 14 The Fair Credit Reporting Act gives consumers the right to dispute this type of information in their credit file.
- 15 This is a result of making late payments, not making payments,

- exceeding credit card limit, or declaring bankruptcy.
- 16 Someone who promises to repay a loan or credit card charges if the primary debtor defaults.
- 17 A cash advance loan based on the owner's equity in their house.
- 22 A notation on your credit file that indicates to creditors that you are applying too often for credit.

- 25 Rebuilding your credit starts with this essential step.
- 27 System that assigns scores to components of a credit history, used to determine creditworthiness.
- 29 A three-digit number that is used to predict how you will pay your bills.
- 30 The Fair Debt Collection Practices Act prohibits these

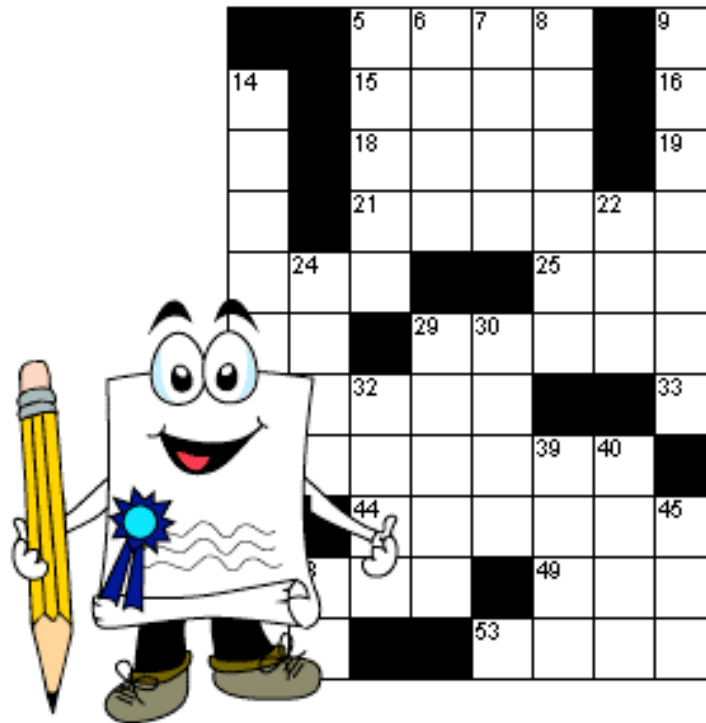
- agents from engaging in any deceptive or outrageous conduct while attempting to collect a debt.

DOWN

- 1 This federal law prohibits collection agents from engaging in any unfair or outrageous conduct while attempting to collect a debt.

- 2 A law that now requires credit card companies to consider the consumer's ability to make regular payments before opening a new account or increasing a credit limit.
- 3 Opening and properly maintaining this type of account is an important step in rebuilding credit.
- 4 This legal action can stay on your

Rebuilding Credit Clue Sheet



Asset
 Child Support
 Soft Inquiries
 Choice Point
 Credit Report
 Bank Account
 Bankruptcy
 Cutting Expenses
 Track Expenses
 Financial Emergency
 Essential
 Public Records
 Credit Worthiness
 Card Act
 Credit Score
 Fair Debt Collections Practices
 MIB

Credit Score
 Spending Plan
 Collection Agents
 Credit Scoring System
 Hard Inquiries
 Secured Card
 Credit Repair Companies
 Reverse Mortgage
 Inaccurate Information
 Clue Report
 Damaged Credit
 Credit Report
 Cosigner