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Fill in the blanks with the correct choices from the list at the bottom of the page. For sentences with more than one blank space, choose more than one answer from the list.

1. The official site for obtaining free credit reports is _____.
2. Consumers who get a secured credit card should never agree to pay _____.
3. Most _____ information, if accurate, can remain on your credit report for _____ years.
4. A _____ promises to pay if you don't make payments on your loan.
5. To catch identity theft early you can _____ and _____.
6. Failure to sign up for _____ cannot affect your application for a credit card.
7. The _____ is a federal law that regulates credit reporting bureaus and prohibits inaccurate or obsolete information from being reported in credit files.
8. The most important factor affecting your credit score is _____.
9. If you dispute inaccurate information in your credit report, the credit reporting bureau must respond to you within _____ days.
10. Good credit can help you _____.
11. A _____ is backed by money you deposit in a bank account.
12. You can be denied credit if you have abandoned your debts or _____.

A) Fair Debt Collection Practices Act

B) an annual fee

C) 45 to 60 days

D) your credit utilization ratio

E) buy a home, get into college, & finance a car

F) have no credit history

G) negative

H) check your credit report

I) www.annualcreditreport.com

J) cosigner

K) billing statement

L) Fair Credit Reporting Act

M) a home mortgage

N) secured credit card

O) open a bank account

P) www.annualcreditreport.com

Q) credit monitoring services

R) get a loan, rent an apt., & get a job

S) 7

T) your payment history

U) an application fee

V) review credit card statements

W) 30 to 45 days

X) 7 to 9

12 Tips for Good Credit

Answers

- 1) P
- 2) U
- 3) G & S
- 4) J
- 5) H & V
- 6) Q
- 7) L
- 8) T
- 9) W
- 10) R
- 11) N
- 12) F

Consumer Action empowers low to moderate income and limited-English-speaking consumers nationwide to financially prosper through education and advocacy. Visit our website at www.consumer-action.org.