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  M) a home mortgage
B) an annual fee  N) secured credit card
C) 45 to 60 days  O) open a bank account
D) your credit utilization ratio  P) www.annualcreditreport.com
E) buy a home, get into college, & finance a car  Q) credit monitoring services
F) have no credit history  R) get a loan, rent an apt., & get a job
G) negative  S) 7
H) check your credit report  T) your payment history
I) www.annualcreditreport.com  U) an application fee
J) cosigner  V) review credit card statements
K) billing statement  W) 30 to 45 days
L) Fair Credit Reporting Act  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