



# THE SAVVY FINANCE COACH

## Credit Health 101 Free Resources

Credit Bureaus: Experian, TransUnion, Equifax

Credit Report: <https://www.annualcreditreport.com/>

- You are entitled to one free credit report per year from each Bureau (currently though, Bureaus are offering one free credit report per week)
- Other ways to get free report:
  - If you are denied credit, insurance or employment based on credit report
  - Fraud/ID Theft
  - Unemployment
  - You receive public welfare benefits

Credit Karma or Credit Sesame: websites to get free credit scores

Credit Freeze: <https://clark.com/credit/credit-freeze-and-thaw-guide/>

**Surviving Debt** book, National Consumer Law Center

Debt Payoff plan: <https://undebt.it/> or <https://powerpay.org/>

National Foundation for Credit Counseling

Financial Counseling Association of America

