

Own your credit!

By Anna Bartolotta

You have lived in your home for quite some time now; your automobile is long since paid off and after college you closed all those credit cards you ran up on gas and pizza for study time. You haven't needed your credit in a very long time and it's obvious that your credit report is going to be pretty dusty. It is best to find out how dusty it actually is before you are sitting in a car dealership, in front of a mortgage broker or attempting to rent that larger home for your growing family.

An establishment pulling your credit will give you an idea of what other consumer agencies are saying about you, but wouldn't you like to know ahead of time? Surprises were fun last month, but this is the New Year and it's time to get the finances straight.

As the owners of the homes I manage know, I enjoy saving money. There are numerous ways to view your personal credit without spending a dime. Our government provides us all a free yearly report from all three agencies (Transunion, Equifax and Experian) at AnnualCreditReport.com. With the government route your actual score is not included but you can view and dispute any and all discrepancies. The site that I use myself, CreditKarma.com, is also free to use and you receive a free weekly credit score and report update. There are also numerous paid subscriptions services, I am sure after research you can find a good fit for you.

Having an idea of what your report says about you will give you confidence or the valuable time to repair before judgments are passed on your credit worthiness.

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